

# The NATIONAL UNDERWRITER

*Life Insurance Edition*

General Library of  
University of  
Michigan  
Ann Arbor Mich

INS. LAB.

MAY 6 1938

B40

## AGAIN LEADING THE FIELD

### INDEPENDENCE

### GUARANTOR

**\$100** per month  
DISABILITY INCOME  
plus

**\$100** per month  
ANNUITY INCOME  
AT AGE 35  
plus

**20%** more insurance

with a  
**NEW**  
and  
**ENTIRELY**  
**DIFFERENT**  
*Type of*  
**INSURANCE**  
**INVESTMENT**  
**PLAN**

All for the  
surprisingly  
low rate of  
**\$37<sup>50</sup>** per mo.  
**AT AGE 35**

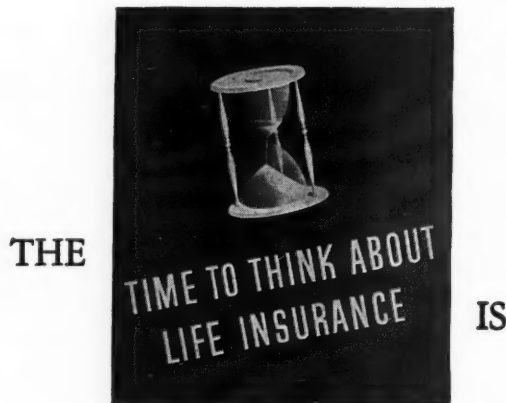
Always doing the unusual! That's what agents like about Columbus Mutual. And this is just another example of a plan years ahead of the field . . . a participating plan for preferred risks that makes selling easier. Think of the market that the disability feature alone opens up. But when you then add the \$100 per month annuity, \$100 per month family income, participation, disability premium waiver and \$2000 death clean-up fund, all at such an unusually low rate, you have a plan that can't be equalled. You're sure to find full details even more striking, so write for them today. No obligation whatsoever!

Address Mr. James A. Preston, Sales Manager

**The COLUMBUS MUTUAL**  
LIFE INSURANCE COMPANY  
COLUMBUS OHIO

FRIDAY, MAY 6, 1938

THE ANNUAL MESSAGE OF LIFE INSURANCE  
MAY 9-14, 1938



EVERY DAY IN THE YEAR

— 1938 —			
SMTWTFS JAN	SMTWTFS FEB	SMTWTFS MAR	SMTWTFS APR
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
MAY	JUN	JUL	AUG
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
SEP	OCT	NOV	DEC
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

AETNA LIFE • HARTFORD



# The NATIONAL UNDERWRITER

Forty-second Year—No. 18 In Two Parts Part I

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, MAY 6, 1938

\$3.00 Per Year, 15 Cents a Copy

## U. S. Chamber Insurance Group Has Luncheon

**O. J. Arnold Presides—Timanus New Insurance Director—Three Speakers**

WASHINGTON—The role of insurance in the modern strike situation, prevention of silicosis and the trend of automobile insurance legislation were the three major subjects of discussion at the round table luncheon on insurance, held as part of the annual convention, held as part of the annual convention of the United States Chamber of Commerce.

Presided over by O. J. Arnold, president Northwestern National Life, with T. F. Cunneen, manager of the chamber's insurance department, secretary, the insurance group went deeply into three of the most important questions facing the industry today.

Of interest to the insurance members was the retirement this year of Justin Peters, president Pennsylvania Lumbermen's Mutual Fire, as an insurance director of the organization, to be succeeded by J. H. R. Timanus of Philadelphia, who has just been elected secretary of the Philadelphia Contribution-ship.

Responding to the new demand for protection with introduction of the sit-down strike, the insurance industry is now prepared to safeguard industry against losses of types which a few years ago were unknown, the meeting was told by H. O. Wolfe, Milwaukee attorney, in a discussion of strike and riot insurance.

### Warning by Black

Adoption of state automobile insurance plans similar to the workmen's compensation funds threatens the industry, the conference was warned by S. Bruce Black, president Liberty Mutual, in a discussion of trends in automobile insurance legislation.

Silicosis has been proven to be preventable, and dust hazards can be controlled, it was declared by William B. Daley of Butte, Mont., in an exposition of how the Anaconda Copper Mining Company, for which he is manager of mines, tackled and defeated the problem.

Mr. Arnold, in his introductory remarks, said insurance is represented in the chamber by two directors on behalf of its insurance department, in connection with which there is an insurance committee of 13 representing the different points of view on all matters coming before the department.

The American people, he said, have responded to the service rendered by the insurance companies to such an extent that over 1/3 of the national wealth is protected against loss by fire, and in life insurance human values are insured in an amount well in excess of one year's income for the nation. Casualty insurance protects millions of policy-

(CONTINUED ON PAGE 27)

## Pink Replies to Western Group on Examinations

**N. Y. Superintendent Declines to Modify Stand; Prepared to Leave Association**

NEW YORK — Insurance Superintendent Pink of New York has released a copy of a letter that he sent the other day to Commissioner Ham of Wyoming concerning the demand on the part of the Western Conference of Insurance Commissioners that the supervising officials of other states be permitted to participate in the examination of New York companies. The letter is written in a friendly and cooperative spirit, but Mr. Pink takes an uncompromising position. He states that he is not in a position nor is he willing to go farther than he has in the way of cooperating in the conduct of examinations.

The issue was precipitated a few weeks ago when Mr. Ham, in behalf of the western group, advised New York fire and casualty companies that their licenses would be canceled in the western states unless the New York department would let the outside states participate in the examinations.

### Pink Ready to Sign

Mr. Pink, in his reply to Commissioner Ham, states that the New York department is prepared to resign from the National Association of Insurance Commissioners, if the New York position is not satisfactory to the majority of states.

"It is my desire," Mr. Pink wrote, "to preserve and increase the friendly co-operation between all of our states. The insurance board has considered the whole problem of examinations thoroughly at two meetings and has advised me to stand fast to the system of state examinations. The board believes, as I do, that the theory of convention exam-

(CONTINUED ON PAGE 27)

## Life Payments Number Is Included with This Issue

With this issue National Underwriter subscribers get a copy of the Life Payments Localized Number, giving a complete resumé of the payments made by life insurance companies to policyholders and beneficiaries in 1937. All daily newspapers and the larger weekly papers have been sent advance publicity releases, giving full details about local payments. A majority of these papers will carry news articles about the payments in their issues of May 6 and 7. There is a great deal of interest in the local life insurance payments and life underwriters should show the Life Payments Number to their local newspaper if the editor happens to overlook the advance publicity release.

**National Association of Insurance Agents Makes Positive Statement**

HOT SPRINGS, ARK.—The executive committee of the National Association of Insurance Agents at its midyear meeting here took cognizance of the demands of the Western Conference of Insurance Commissioners that the zone system of examinations be enforced in New York. Superintendent Pink of New York maintains that the system can not be legally applied in his state. The committee approved the following statement:

### Statement on Examinations

"The executive committee of the National Association of Insurance Agents views with apprehension the crisis precipitated within the ranks of the National Association of Insurance Commissioners by the ultimatum delivered by the Western Conference of that organization to the insurance companies domiciled in New York State, that unless the New York department complies with the zoning departmental examinations of insurance companies, the licenses of these New York companies will not be renewed.

"The New York superintendent, on advice of the attorney-general, maintains that this system could not legally be employed in the state, because the statute provides that examinations must be conducted by employees of the department, under civil service.

### Insurance Industry Affected

"Although on the surface, this situation would appear to be of concern only to the supervising officials and the insurance companies, we believe that it affects the entire insurance industry.

"If the western commissioners refuse to relinse companies domiciled in New York, agents in those states who represent New York companies will be greatly embarrassed because they will be forced to admit to their assured that these companies are no longer acceptable in their respective states.

"In such an event, the New York retaliatory statute would be invoked, and no company in the western states would be permitted to do business in New York state.

"Therefore, the executive committee has deemed it advisable to appoint a sub-committee from its membership, to study the problem in the interest of the business as affecting the public welfare."

### Human Life Underinsured

JERSEY CITY, N. J.—Chester O. Fischer, vice-president Massachusetts Mutual Life, told a luncheon meeting of the Jersey City Kiwanis Club, that human life value is still underinsured, in spite of the fact that there is \$110,000,000,000 of life insurance in force. The

## F. D. R. Asks SEC Quiz of Insurers' Investment Policy

**President Links Insurance Companies with Investment Trusts**

WASHINGTON—A sweeping investigation of the investment policies of the insurance industry and the economic power which such investments give it was asked of Congress by President Roosevelt.

Linking the insurance companies with investment trusts as agencies whereby a few individuals control "huge aggregations of capital," the President, in his anti-monopoly message, indicated the belief that there should be strict federal regulation of their investment policies as part of the general anti-trust drive which he has unleashed.

### Potentialities of Abuse

"Investment trusts should be brought under strict control to insure their operations in the interests of their investors rather than their managers," he said. "The Securities & Exchange Commission is to make a report to Congress on the results of a comprehensive study of investment trusts and their operations which it has carried on for nearly two years. The investment trust, like the holding company, puts huge aggregations of the capital of the public at the direction of a few managers. Unless properly restricted, it has potentialities of abuse second only to the holding company as a device for the further centralization of control over American industry and American finance.

"The tremendous investment funds controlled by our great insurance companies have a certain kinship to investment trusts, in that these companies invest as trustees the savings of millions of our people," he continued. "The Securities & Exchange Commission should be authorized to make an investigation of the facts relating to these investments with particular relation to their use as an instrument of economic power."

The operations of financial institutions in general, the President declared, "should be directed to serve the interests of independent business and restricted against abuses which promote concentrations of power over American industry."

average coverage per individual is only \$1,700."

During depression years, said Mr. Fischer, life insurance companies distributed an average of \$10,000,000 a day which is 6.6 percent of the daily income of \$150,000,000. A few companies borrowed \$43,000,000 from the RFC. Of this amount \$40,000,000 has already been paid back with interest, and the peak of \$43,000,000 was only 1/18 of 1 percent of the total assets of these companies.





# ANALYSIS OF ASSETS AND PERCENTAGES TO TOTAL GROSS ASSETS (DECEMBER 31st, 1937) Of Life Insurance Companies with \$100 million or more "Ordinary" in Force

COMPANY	Gross Assets	CASH and Deposits	BONDS					MORTGAGE LOANS		OTHER ASSETS			
			Government	State County Municipal	Railroad	Public Utility	Miscellaneous	Farm	Other	Policy Loans	Real Estate	Stocks	All Other
Pan-American Life.....	34,456,952	1,069,710 (3%)	763,636 (2%)	10,522,319 (30%)	181,174 (1%)	394,224 (1%)	198,182 (1%)	203,713 (1%)	9,004,065 (26%)	7,540,385 (22%)	2,063,082 (6%)	946,937 (3%)	1,545,525 (4%)
Penn Mutual Life.....	669,046,152	10,800,689 (2%)	121,196,979 (18%)	53,057,837 (8%)	86,921,102 (13%)	97,139,366 (14%)	5,251,544 (1%)	4,739,699 (1%)	107,099,792 (16%)	91,748,392 (14%)	59,967,001 (9%)	10,075,352 (1%)	21,148,405 (3%)
Phoenix Mutual.....	225,395,089	5,543,900 (2%)	49,480,486 (22%)	6,051,454 (2%)	19,581,481 (9%)	34,456,397 (15%)	2,362,835 (1%)	12,886,113 (6%)	27,303,800 (12%)	29,217,029 (13%)	26,017,580 (12%)	5,656,477 (3%)	6,837,557 (3%)
Provident Mutual.....	331,376,534	7,732,261 (2%)	70,970,357 (22%)	6,549,644 (2%)	54,049,174 (16%)	36,958,162 (11%)	6,473,843 (2%)	3,236,970 (1%)	60,978,809 (18%)	45,437,295 (14%)	24,969,597 (8%)	4,196,116 (1%)	9,824,306 (3%)
Prudential Life.....	3,658,878,354	100,438,974 (3%)	741,979,012 (20%)	208,029,412 (6%)	407,993,361 (11%)	337,148,555 (9%)	233,608,959 (6%)	149,681,728 (4%)	708,535,293 (19%)	320,717,359 (9%)	249,586,513 (7%)	77,257,625 (2%)	125,981,563 (4%)
Reliance Life.....	108,611,402	1,759,439 (2%)	18,776,625 (18%)	2,717,799 (2%)	23,820,526 (22%)	25,891,269 (24%)	4,603,449 (4%)	55,812 (.)	2,580,474 (2%)	23,204,777 (22%)	1,252,141 (1%)	70,000 (.)	3,158,089 (3%)
Southwestern Life.....	57,540,646	1,061,903 (2%)	11,386,666 (20%)	10,666,635 (19%)	262,582 (.)	2,400,000 (4%)	8,138,306 (14%)	5,045,196 (9%)	12,472,399 (20%)	2,975,594 (5%)	94,585 (.)	3,033,800 (3%)	1,950,824 (4%)
State Life, Ind.....	51,774,462	1,097,273 (2%)	2,696,519 (5%)	2,883,224 (5%)	2,368,915 (5%)	13,639,189 (25%)	14,408,879 (26%)	12,719,639 (25%)	14,408,879 (26%)	12,719,639 (25%)	14,408,879 (26%)	12,719,639 (25%)	14,408,879 (26%)
State Mutual.....	176,882,801	3,549,427 (2%)	21,017,621 (12%)	12,339,668 (7%)	18,128,217 (14%)	24,310,958 (19%)	4,849,422 (3%)	36,326,691 (20%)	29,249,710 (16%)	18,904,746 (11%)	1,595,871 (1%)	6,520,470 (4%)	26,595,782 (3%)
Sun Life, Can.....	828,706,693	25,674,438 (3%)	153,203,285 (18%)	51,744,596 (6%)	41,676,749 (5%)	84,880,072 (10%)	37,795,282 (5%)	1,282,511 (.)	30,992,453 (4%)	87,357,143 (11%)	25,049,411 (3%)	262,634,971 (32%)	145,476,958 (16%)
Travelers.....	922,681,565	8,236,349 (1%)	345,364,685 (37%)	52,446,181 (6%)	41,933,707 (5%)	53,743,931 (6%)	12,444,798 (1%)	29,968,241 (3%)	27,676,254 (3%)	120,978,897 (13%)	60,883,856 (7%)	23,527,707 (3%)	13,742,667 (4%)
Union Central.....	359,600,209	8,323,655 (2%)	32,371,897 (9%)	27,655,960 (8%)	5,689,484 (1%)	10,719,436 (3%)	2,790,664 (1%)	67,773,480 (19%)	60,587,742 (17%)	59,707,253 (17%)	68,467,511 (19%)	1,897,660 (4%)	2,116,514 (5%)
United Benefit.....	11,490,762	290,958 (3%)	358,119 (3%)	2,888,699 (25%)	190,039 (2%)	610,580 (5%)	181,776 (2%)	41,115 (.)	1,279,495 (11%)	1,717,991 (13%)	1,446,089 (11%)	369,387 (3%)	858,473 (8%)
Volunteer State.....	23,913,123	612,712 (3%)	380,563 (2%)	1,284,742 (5%)	1,727,276 (7%)	1,449,397 (6%)	330,148 (1%)	1,500,463 (6%)	5,358,519 (22%)	7,357,644 (31%)	3,020,899 (13%)	52,287 (.)	2,037,545 (8%)
West-Coast Life.....	24,524,919	404,697 (2%)	42,946 (.)	1,103,391 (4%)	881,817 (3%)	422,035 (2%)	648,415 (3%)	2,448,840 (10%)	7,770,764 (32%)	5,338,688 (22%)	2,539,959 (10%)	885,622 (4%)	8,681,218 (5%)
Western & Southern.....	163,926,265	722,745 (.)	59,933,792 (37%)	6,642,897 (4%)	.....	.....	.....	1,092,051 (1%)	62,971,574 (38%)	8,023,548 (5%)	15,591,918 (10%)	268,522 (.)	8,681,218 (5%)
Average 1937		(2.66%)	(18.18%)	(7.22%)	(11.20%)	(10.56%)	(3.80%)	(3.38%)	(15.48%)	(12.53%)	(7.70%)	(2.97%)	(4.32%)
Average 1936		(3.21%)	(16.46%)	(7.20%)	(11.43%)	(10.04%)	(2.90%)	(3.65%)	(15.99%)	(13.34%)	(8.04%)	(3.10%)	(4.64%)

\*Includes Premium Notes.

m Includes Government guaranteed bonds.

†Total all bonds.

‡Total all mortgages.

a Includes Accident and Health Department.

COPYRIGHT 1938, THE NATIONAL UNDERWRITER CO.

## Dates for Commissioners' Quebec Meeting Changed

Secretary Jess G. Read announces that the date for the opening of the three-day convention of the National Association of Insurance Commissioners in Quebec has been changed from June 13 to June 15, to give those who desire it an opportunity to take the famous Saguenay trip following the meeting. The boat will leave Saturday morning and return to Quebec by Sunday night. If some members of the convention wish to stay on the boat, they can travel between Quebec and Montreal Sunday night and take their train in the latter city Monday morning. Minimum fare will be charged for the trip.

J. W. Simpson, Sun Life, has been appointed secretary to the reception committee, and Arthur B. Wood, president Sun Life, made chairman of the general committee, with Alphonse Raymond, president of the legislative council and president of La Prevoyance, as associate chairman.

Tentative arrangements for the entertainment features include a garden party at Spencerwood, the residence of the governor of the province, followed by a dinner and formal reception, the first afternoon and evening.

Mornings will be reserved for business sessions.

The second afternoon, June 16, a cocktail party will be given at the Citadel, followed by a banquet that evening. The third day social events will open with a golf tournament in the afternoon, culminating in a buffet supper and Pamunkey ceremonies at the golf club.

Ladies will be included in the garden party, the cocktail party and the banquet and dance.

## Pennsylvania Days Banquet to Honor J. W. Donahue

John W. Donahue, resident vice-president in Philadelphia for Maryland Casualty, is to be guest of honor at the banquet in connection with the observance of Pennsylvania Insurance Days in Philadelphia, May 27.

Several speakers for Pennsylvania In-

surance Days observance have now been announced. Zen Kaufman, author of "Showmanship in Business," will address the smoker the evening of May 26 and will also give the principal speech at the health and accident luncheon the following day.

Commander C. E. Rosendahl of the

United States Air Depot at Lakehurst, N. J., and W. A. Landvoigt of the United States Secret Service, will give addresses at the banquet.

Suit to dissolve the Ideal Burial Insurance Association of East St. Louis has been filed at Belleville, Ill., by Director Palmer of Illinois.

## NEXT WEEK

The Annual Message of Life Insurance will be one of the most important of all the many messages to which the American people are invited or urged to listen. For it will speak to them of that for which the dire events of the last few years have taught them to desire intensely. Security for mothers and children in their homes—a security which nothing else can give. Continued possession of the home whose roof is mortgaged. Education to fit the children to take profitable and serviceable places in adult life. An emergency savings fund. Retirement for husband and wife and individuals in their elder years. Conservation of laboriously built estates. Business bulwarks.

All of these things are within the boundaries of security which life insurance, and only life insurance, supplies. They defeat the financial menace of death. They mitigate life's misfortunes. They give peace of mind and courage for action.

\* \* \*

## THE PENN MUTUAL LIFE INSURANCE CO.

WM. H. KINGSLEY, President

Independence Square

PHILADELPHIA

## Pacific Coast Actuaries Review Many Current Topics

Use of a new mortality table, recent New York insurance legislation, reinsurance, probable future of railroad securities, juvenile insurance, aviation, social security and the developments of attempts to unionize life insurance clerical workers were among the subjects for discussion at the spring meeting of the Actuarial Club of the Pacific States in Del Monte, Cal.

One session was handled by the Life Insurance Sales Research Bureau with L. V. Morrison in charge. Remarks on agency problems and work of the bureau were given by John Marshall Holcombe, Jr.

### Interest in Agency Building

Discussion of "Does the actuary take enough interest in agency building and remuneration?" was a feature. There was also a consideration of "Extended term insurance—should it be rewritten?"

Developments on settlement options the past six months were presented. Tax problems and latest rulings of states and federal government on social security were discussed.

Company reports on current experience were presented covering disability, mortality and trends by life, endowment and term.

## Kill R. I. Savings Bank Bill

PROVIDENCE, R. I.—The state senate has killed the bill which would have provided Rhode Island with a system of savings bank life insurance based on the Massachusetts plan. The house passed the measure. The bill has been strongly opposed by the Rhode Island Association of Life Underwriters.

## Doldrums About Over

BIRMINGHAM, ALA.—Indications are that business over the nation will snap out of the doldrums in the next few weeks and take a definite upturn, according to W. E. Bixby, executive vice-president Kansas City Life, who visited his company office here, accompanied by J. F. Barr, vice-president and superintendent of agencies, and J. A. Budinger, actuary.

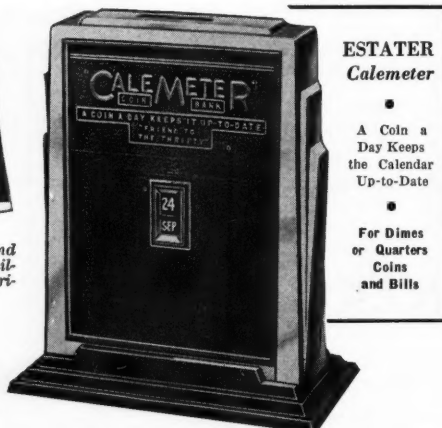




**Miles of Smiles!**  
for  
**LIFE UNDERWRITERS  
AND PROSPECTS WITH THE New  
CALEMETER Action Getting  
DIRECT MAIL PLAN**

Here's an exclusive made-to-order campaign that gives you a new and dynamic attention-arresting approach through Uncle Sam's mail service. It's your short-cut for extending contacts and turning prospects into policy-holders.

Like CALEMETER itself, Calemeter DIRECT MAIL gets quick action. It tells and sells the importance of saving for protection and future income . . . of teaching children thrift and saving for college education. It makes these savings easy and sure through Calemeter. These colorful Direct Mail Folders (illustrated), convincingly show how a dime or a quarter a day finances a \$1,000 to \$5,000 policy by simply keeping Calemeter's ingenious calendar up-to-date.




**START NOW**  
to make your dreams for them come true

*Dramatizes thrift and self-reliance of children saving for glorious college days.*

**That Dime A Day That Flies Away**

**IS WORTH \$1,000**

*Dramatize the painless non-sacrifice Calemeter Plan of building an adequate Insurance Estate.*

Both folders are furnished at nominal cost. Special space is provided for company or agent's advertisement. Don't pass up this new combination of Calemeter and Direct Mail. It is a sure-fire business getter, thoroughly tested and successful. It paves the way for quick, dramatic demonstrations and signed applications.

MR. LEMAN GOLDMAN, Dist. Mgr., Equitable Life Assur. Soc., New Brunswick, N.J., writes — "Our Calemeter Direct Mail Campaign, though it has been in force for but several weeks, is showing most gratifying results and it is my intention to continue this campaign indefinitely."

**Calemeter Direct-Mail Plan is exclusive for Calemeter users only. Capitalize on it now! Be the first in your city. Send today for samples and further details.**

**HOME OFFICE EXECUTIVES**—Write for samples and details of our cooperative plan and the savings you can effect for your agents.  
**ZELL PRODUCTS CORP., 536 BROADWAY, NEW YORK, N. Y.**

ZELL PRODUCTS CORP., 536 BROADWAY, N. Y. Dept. UA2

I enclose \$..... for which

☐ Please send ..... Estate Calemeter Banks at \$1.00 each postpaid, complete with samples of Calemeter Direct-Mail Folders and booklet of field tested sales talks.

☐ Please send details only.

Name ..... Title.....

Address .....

Company .....

**Mail  
THIS  
COUPON**

**AN "APP" A DAY THE CALEMETER WAY**

## Washington National Is to Get Hercules Life

Formal announcement was made this week that arrangements have been all but completed for the sale of the Hercules Life of Sears, Roebuck & Co., Chicago, to the Washington National of Evanston, Ill.

The report that such a deal was being consummated has been circulating rather extensively for the past few days and on Tuesday morning the Chicago "Tribune" prominently printed news of the rumor. After that publication, Sears, Roebuck & Co. and the Washington National issued a formal announcement.

### Occidental Deal Is Off

A few weeks ago the Chicago "Journal of Commerce" printed the rumor that negotiations were under way for sale of the Hercules Life to the Occidental Life of Los Angeles. Immediately those two companies issued formal announcements that such negotiations were under way. However, that deal was suddenly broken off, the two companies issuing a statement to the effect that sentiment seemed to be against transferring the assets to a company domiciled at such a distance from Illinois.

Most of the business of the Hercules Life consists of insurance that was written in the old National Life, U. S. A., and taken over after the latter company was placed in receivership.

The new announcement states that the Washington National deal has been sanctioned by Insurance Director Palmer, subject to the approval of the court "and otherwise as fixed by the terms of the reinsurance treaty of the Hercules covering the business of the former National Life, U. S. A."

### Assets to Be \$40,000,000

The acquisition of the Hercules will increase the assets of the Washington National to a total of \$40,000,000. Insurance in force will be about \$200,000,000 and combined capital, surplus and contingency reserve will exceed \$3,000,000.

Washington National is one of the most important accident and health companies in the country as well. Its total premium income in 1937 exceeded \$8,000,000. Washington National is licensed in 46 states and the District of Colum-

bia and has more than 1,000,000 policyholders. It was founded 27 years ago and since then has been continuously under the same management. George R. Kendall, the president, is highly regarded in the business.

Two or three years ago the Washington National purchased its own home office building in Evanston, formerly having been located in Howard street, Chicago. It is currently engaged in putting up an addition to its new home office structure. About a year ago the Washington National took over the Great Western of Des Moines, which was a transaction of major proportions. According to the announcement, the home office personnel of the Hercules will be absorbed to care for the Hercules business and the Washington National states that its large territorial operations make possible exceptional opportunities for members of the Hercules field staff.

### Statement by Palmer

The company ranks high from the standpoint of integrity and management of the business in the interest of policyholders.

"The Washington National," Insurance Director Palmer states, "is an Illinois company that is financially strong and ably managed, with a capital of \$1,250,000 and surplus of \$1,123,000 as of Dec. 31, 1937, as shown by an examination, participated in by several other states, which has just been completed by the Illinois department. In our opinion the proposed merger fully protects the interests of the present policyholders of the Hercules including the former policyholders in the National Life Fund and, therefore, the plan has received the department's approval; subject to submission in the final legal form as required by the Illinois code."

Gen. R. E. Wood, president of Sears, Roebuck & Co., said, "It is gratifying to announce the planned merger of Hercules into the Washington National. This is true not only because the company is an Illinois institution, but one which has a nation-wide organization equipped to fully serve and conserve the interests of all the policyholders."

The only step remaining before the  
(CONTINUED ON PAGE 30)

## Signing Hercules Contract



This picture shows the signing of the contract for sale of Hercules Life to Washington National.

Seated (left to right)—Carl L. Odell, president Hercules; Harry R. Kendall, chairman, and G. R. Kendall, president Washington National.

Standing left to right—W. N. Lowe, vice-president and secretary, Hercules; D. M. Berry, assistant to president, Henry S. Moser, counsel; Walter E. Webb, vice-president Hercules; R. S. Wetterlund, associate general counsel; James F. Ramey, vice-president and secretary Washington National.

MAY EDITION

# HOME MADE NEWS

Published by  
**HOME LIFE INSURANCE COMPANY**  
 256 Broadway, New York

A  
**COMPANY OF  
 OPPORTUNITIES**

ETHELBERT IDE LOW, *Chairman of the Board*

JAMES A. FULTON, *President*

## EIGHT PAGE HISTORY OF AMERICAN LIFE INSURANCE HAS HUMAN APPEAL—HOME LIFE SHARES CAMPAIGN PRIZE WITH ALL SALESMEN

from  
*National Underwriter*  
 of April 8

"President James A. Fulton of the Home Life of New York has been the luncheon host in seven different territorial districts of the country, honoring the leaders of the first two months of the year. In his talk at these functions President Fulton has given an address that is worthy of reading and rereading because it gives to the agents an idea of the evolution of life insurance. . . ."



James A. Fulton

The months of January and February this year were selected by President James A. Fulton of the Home Life of New York as a period in which to acknowledge publicly the efforts of the agency organization for their sales results. So often, in this business, precedent suggests that production be dedicated to company officers. This time President Fulton reversed the procedure to direct the credit to the men who produced the business.

To leading producers in certain territorial zones, Mr. Fulton promised to be host at luncheons given in their individual honor, to which their friends and policyholders would be invited. At these luncheons, he made an informal talk, not designed to sell life insurance, but rather to humanize quite simply the evolution of American life insurance.

Although the meetings were in honor of salesmen of whom the Home Life is very proud, the talk itself was dedicated to life insurance and to all career underwriters who are keeping a modern pace—abreast of the times. Encouraged by the enthusiasm of its own agency force for this very human story, and complimented by the National Underwriter which, on April 8th, urged all life insurance men to read it, Home Life has prepared this speech in booklet form.

Perhaps you would like a copy.

If so, simply address a note to Mr. C. C. Fulton, Agency Vice President at the Home Office in New York City. Ask for "The Future of American Life Insurance."



## History Repeats

History repeats. If Continental's past is an index to its future, another great company is in the making.

Today, Continental is comparatively young. Yet . . . Continental took fewer years to write its first hundred million than any other American stock company. It has shown growth in assets and insurance in each and every year of its history.

Continental's growth has been sound, healthy, steady . . . in the historic pattern of the great institutions of its kind.

Opportunities for growth . . . your personal growth . . . are numerous when expansion is vigorous. Investigate . . . his history does repeat.

**Continental**  
ASSURANCE COMPANY  
CHICAGO, ILLINOIS

*Affiliated with*

**CONTINENTAL CASUALTY COMPANY**

## U. S. Supreme Court Hands Down Four Decisions

### New York Life Involved in Three Actions Based on Disability, Misrepresentation

WASHINGTON — Four insurance controversies, three of which involved the New York Life, were passed upon May 2 by the Supreme Court as it entered on the last lap of its current term.

Only one case was formally discussed by the court, which remanded to the third circuit court of appeals a suit brought by the New York Life to vitiate disability and double indemnity provisions of five policies on the life of J. G. Ruhlin, on the ground of misrepresentation. The court gave instructions to make a complete study of facts not brought out in the original trial.

The five policies were taken out by Ruhlin in 1928 and 1930 in amounts aggregating \$27,000. In 1934, he presented a claim for total and permanent disability benefits under all the policies and the company brought suit to void the provisions, offering to return the premiums paid, amounting to \$1,045.

#### Held Not Incontestable

Ruhlin contested the suit on the ground the policies had become incontestable. The court below rejected that contention and decided in favor of the company on the ground the incontestability clauses had no application to liability for disability and double indemnity benefits.

The other three cases disposed of were appeals rejected by the court. In one, review of a decision of the fifth circuit court of appeals sought by the Peoples Life was denied. The case involved an application made to the company by mail by A. K. Whiteside, for a \$10,000 life policy with double liability provisions for accidental death. The company rejected the application but forwarded to its agent an ordinary endowment policy for \$10,000, who forwarded it to Whiteside. The applicant died before receiving the policy and his estate brought suit and won a verdict in the lower courts over defense of the company the policy it sent was merely a counter-offer which was not accepted by the applicant while alive.

#### Question of Health

In a second case, the court refused to review a fifth circuit court of appeals decision requested by S. E. Odom. Here the New York Life had issued two life policies to the petitioner; the policies lapsed for non-payment of premium, and in later applying for reinstatement, Odom signed the application, which was filled in by the company's agent, reporting that he was in good health and had not been seriously ill for two years past. Discovering that Odom was ill at the time of the application, the company annulled the reinstatement and successfully withstood suit.

In the third case, the New York Life unsuccessfully sought review of an eighth circuit court of appeals decision holding a life policy valid despite the fact the insured had misrepresented the condition of his health in the application and was then under the care of a physician. The court held that there must be offered proof of intent to deceive and that the misrepresentations claimed by the company were not material.

R. E. Campbell, who was connected with the Toronto No. 1 branch of Great-West Life and who achieved membership in the Million Dollar Round Table in 1923 and again in 1930, died at the age of 58. He had represented Great-West in Toronto since 1909. He had been a member of production clubs for 23 consecutive years and had been in the quarter million section 20 times. He had served as president of the company's production club.

## Big Salary Savings Case On Rock Island Railroad



JONAS S. TOUCHSTONE

A huge salary savings and self-pension plan has been placed in the Lincoln National Life on employees of the Rock Island railway. There are approximately 23,000 employees at this time throughout the system running through 14 states, where in normal times there are up to 40,000. The case involves many millions of insurance—possibly up to \$100,000,000 when all the service work has been concluded.

It was written as the result of four years work by Jonas S. Touchstone, special agent for the Lincoln National in Los Angeles. Mr. Touchstone originated the Missouri Pacific, Denver & Rio Grande, Texas & Pacific and many other railroad salary savings cases, doing a great deal of traveling throughout the country.

The Rock Island general offices are in Chicago. Service on the case in that territory is being handled through the E. E. Besser and Freeman J. Wood general agencies of that city by means of specially trained agents.

The plan was sold on the basis that it was to supplement the railroad employees' pensions. The individual policies will be issued on any forms that are desired.

Applications up to \$10,000 are being issued on non-medical basis; over that amount, medical examination is required. The income disability clause providing \$5 per \$1,000 monthly income is being attached where the employee desires.

### Missouri Council Meet

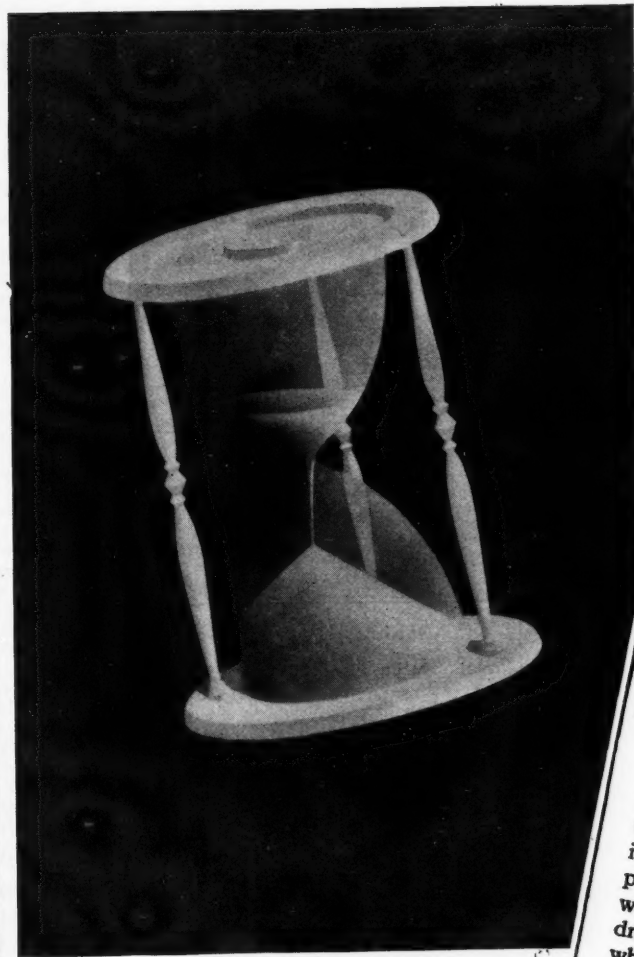
KANSAS CITY—The Insurance Council of Missouri will hold a meeting here May 23 with Superintendent Robertson and Ray Duboc, president Western Insurance Companies, among the speakers. Following an executive committee meeting in the morning, the membership will meet in the afternoon. Joseph H. Hickey of St. Louis heads the council. Morton T. Jones, president of the Kansas City Fire & Marine, is making arrangements for the gathering. A banquet in the evening will close the session.

### Form "Eight Ball Club"

An "Eight Ball Club" has been organized by the Texas Prudential of Galveston and hereafter the producer who is lowest in volume will receive custody of the club trophy, a mounted regulation pocket billiard 8 ball, for one month. During the period he will remain "behind the eight ball." If he improves his production he will be permitted to forward the emblem to the lowest producer for that month. The club is sponsored by H. Gale Rogers, manager of ordinary agencies.



May 6, 1938



## THE ANNUAL MESSAGE

The Annual Message of Life Insurance will start thousands of people thinking and talking about life insurance. Through radio, newspapers and magazines the program will be unfolded in an appealing, dramatic way. It will not dwell on what life insurance *is*, but rather on what *it can do* — the old age independence, the college education and the freedom from money worries it can provide.

Phoenix Mutual men, trained to uphold the highest standards of the business they represent, are enthusiastic about the program. They welcome the opportunity to again take part in a cooperative campaign for the advancement of life insurance.



ORGANIZED 1851

**PHOENIX MUTUAL LIFE INSURANCE COMPANY of Hartford, Conn.**

★ ★ ★ ★ ★ ★ ★ ★

**In the Spring the Young Man's Fancy**  
**Seldom Turns to Life Insurance.**  
**But in the Fall, The Old Man's Thoughts**  
**Always Turn to Life Insurance.**

✍

**Now**  
**Nearly 3,000,000 Policies**  
**and**  
**Over \$600,000,000**  
**Life Insurance in Force**

**The NATIONAL LIFE AND**  
**ACCIDENT Insurance Co., Inc.**



HOME OFFICE, National Building, NASHVILLE, TENN.  
C. A. CRAIG, Chairman of the Board, W. R. WILLS, President

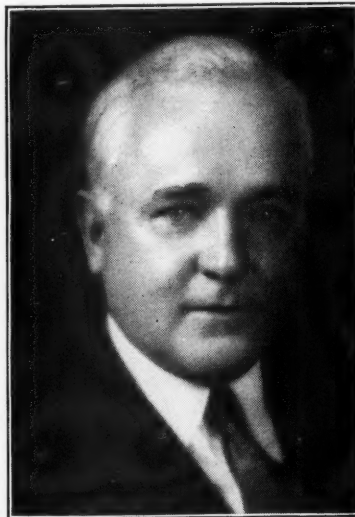


THE SHIELD COMPANY

## Equitable Society Has New Managerial Contract

**Purpose Is to Promote Development of Self-Reliant and Successful Agents**

The new managerial contract made effective by the Equitable Society as of May 1 marked an advance in the direction in which Equitable has been going towards a trained, efficient and successful agency organization. These con-



THOMAS I. PARKINSON

tracts are designed to reward the manager for developing agents of club membership quality, maintaining them in the club and improving their standing.

At the January national meeting of club members in Miami, there were present 814 agents who had paid for the previous 12 months a minimum of \$200,000 of business. The average writings of these men was much higher.

In addressing that convention President T. I. Parkinson emphasized the policy of the Equitable to be that of "a substantial company insuring substantial people for substantial amounts for substantial purposes." He felicitated the organization on developing to a point where so large an assemblage could be present of successful men and women skilled in the production of high-class business and by reason of that production able to maintain themselves on a proper living scale.

### Emphasis on Man-power

The essence of the new contract is that it places the emphasis on the building of the substantial man-power of the agency rather than on the production of volume. The contract will tend to restrict the entrance of men and women into the business to those competent to achieve club membership and will tend to encourage the diligent training and development of each person taken into the service.

The contract is in line with the plan of the Equitable to perpetuate the dual system of management which the society has adopted, that of both the agency manager and general agent system. The last few months a number of new agency managers have been appointed and a number of new general agents. The Equitable feels that with this dual management system every incentive is offered to ambitious men to make a career in life insurance. The management plans are designed to take care of those who are better served and will serve the society better on the agency manager system as well as those who would desire to serve and could qualify to serve on the general agency system.

## Agents' Opportunity Not Curtailed, Fetzer Says

Wade Fetzer, president of W. A. Alexander & Co., Chicago, general agents Penn Mutual, in addressing the annual dinner and meeting of his organization, which was attended by about 400, expressed the belief that the common conscience in this country is again embracing the idea of toil and thrift as the fundamental virtues. That, he said, is significant and presages better business conditions.

Mr. Fetzer said that too much economic thinking today is confined to damning one or more elements in the social structure. The politicians blame the "economic royalists" for business conditions, and the "economic royalists" blame labor.

### Stresses Toil and Thrift

All depressions, according to Mr. Fetzer, have followed and resulted from periods of extravagance and disrespect for toil and thrift, which he said are the two main elements of progress.

He referred to the extravagance that developed after the world war that was manifested in instalment buying, a great increase in sale of automobiles and the purchase of \$14 silk shirts. The disrespect of toil and thrift that developed in those days was enhanced by prohibition, he said. The country was brought to a low state of morality. The nation today, he said, is suffering from that "fundamental sin."

Mr. Fetzer said he now detects signs that people are rapidly coming to realize that toil and thrift are the answer. People today are doing their own thinking and are more aroused than they have been in 25 years.

The underprivileged one-third of the population is not the market for agents and brokers of the type identified with W. A. Alexander. Cooperative stores and chain stores, according to Mr. Fetzer, are here to stay because they cater to those who prefer economy to service. If they are insurance buyers at all, they will buy insurance cheap. For the most part, the wage cuts in the present depression have been made among those in this class.

### Middle Zone Unscathed

The middle zone of the population are those who prefer to pay for service and they have not been hit by the depression. The depression to them is mainly a state of mind. They have not suffered salary reductions and the buying power of their dollar is greater today than it was a year ago.

"All that we need," Mr. Fetzer said, "is guts, faith in ourselves, in our home, in our goods and in the American people and a lot more toil and ambition for thrift."

The affair started with a program of talks late in the afternoon. Then dinner was served and addresses were made by Mr. Fetzer and by Attorney W. A. McSwain of West & Eckhart, Chicago. Insurance Director Palmer, who was to have been a banquet speaker, was unable to be present.

J. H. Sherman, manager of the life department, went over the self analysis chart entitled "You, Incorporated." This chart, he explained, enables the producer to construct a picture of the kind of job he is doing and the kind of job he is capable of doing.

### Five Oklahoma Candidates

OKLAHOMA CITY—Five candidates have announced for insurance commissioner with the end of the filing season about a week away. They include Jess G. Read, incumbent; S. W. Philpott, former secretary of the state insurance board; Frank Boyer, Tulsa, former member of the legislature; Edgar Cole of Oklahoma City, and F. A. Lovell of Enid. The primary will be held July 12. There will be no runoff election this year as in the past, so the high man in the primary wins.



## Annual Message of Institution Is Set for Next Week

### Company Officials and Underwriters in Field Unusually Well Organized for Effort

The life insurance institution of this country—company officials and men and women in the field—is thoroughly prepared and keyed to high pitch this week for the opening of the Annual Message of Life Insurance, May 9-14. With the change of designation from Life Insurance Week, the producers have set themselves for prodigious effort nationwide in extending service and advice, authoritative information, etc., submerging the profit motive for the week.

Life insurance will go on the air. It will be blazoned in daily newspaper advertisements and in window show cards. Secretary of Commerce Roper and Joseph C. Behan, vice-president Massachusetts Mutual, general chairman of the activities, will speak over the air from the auditorium of the Department of Commerce in Washington. There also will be opened a splendid life insurance exhibit which is expected to draw many thousands of visitors.

#### PLAN PITTSBURGH BREAKFAST

PITTSBURGH — Paul Hutterger, agency secretary Penn Mutual Life, will speak at the early bird breakfast initiating the local observance of the Annual Message of Life Insurance May 9. Awards will be made to the winners in the essay contest.

George H. Harris, public relations officer Sun Life of Canada, will talk at a luncheon May 16. Prominent speakers will occupy spots on the five local radio stations.

Three branches of the Pittsburgh association have made plans of their own for the week. An early bird breakfast will be held May 9 in Washington, Pa. The Butler branch meeting will be held May 10. New Castle and Ellwood City underwriters will hold their annual dinner May 12. Eric G. Johnson, associate general agent of the Penn Mutual in Pittsburgh, will speak.

#### SEE IS DALLAS SPEAKER

DALLAS—Featuring the Dallas observance of the Annual Message of Life Insurance will be a luncheon meeting sponsored by the Salesmanship Club at which Frank M. See, St. Louis general agent New England Mutual Life, will speak on "Life Insurance, the Individual Approach to Social Security." The luncheon will be open to all life insurance and business leaders of Dallas. It will be in charge of the Dallas message committee of which E. E. Dale, city manager Great Southern Life, is chairman.

#### CLEVELAND PROGRAM HEAVY

CLEVELAND—The Cleveland Life Underwriters Association, which won the first prize award for 1937 and 1938, is ready to fire a broadside stronger than ever before to capture attention next week. Newspapers, billboards and radio will tell the story locally in addition to hundreds of small posters. The radio program is especially strong. Four ten-minute playlets will be given over WGAR with professional talent, dramatizing the need for life insurance. In addition, O. Sam Cummings, national president, who is scheduled to address the Cleveland Life Underwriters Association May 10, will deliver a 15-minute

talk to the public over the same radio station at 3:30 p. m. Tuesday.

#### CUMMINGS IN DETROIT

DETROIT—Michigan's Annual Message of Life Insurance which has been given in connection with the annual meeting of the Michigan State Association of Life Underwriters for the past several years, will be delivered this year by O. Sam Cummings, National president, at a luncheon in Detroit on May 11 under the title "The Contribution of the Institution of Life Insurance to Society." Commissioner Gauss will also speak on "The Importance of the Life Insurance Business in Michigan."

#### TWIN CITY PLANS

ST. PAUL, MINN.—The program for the Annual Message of Life Insurance in the Twin Cities will start at breakfast meetings Monday morning followed by newspaper and radio publicity, luncheon speeches and window displays.

A. R. Jaqua, associate editor of the Diamond Life Bulletins, will speak at the Monday meeting in St. Paul. On Thursday there will be another breakfast meeting at which the winning high school essays will be read.

#### CLARK AND COFFIN IN ST. LOUIS

ST. LOUIS—The local observance of the Annual Message of Life Insurance will open with a breakfast meeting of the Life Underwriters Association of St. Louis. Speakers will include Jerome Clark, executive vice-president, Union Central Life, on "Prestige" and Tom Collins, Kansas City editor on "Successful Worry."

Vincent B. Coffin, superintendent of agencies Connecticut Mutual Life, will speak May 13 at a luncheon meeting of the sales managers' bureau of the Chamber of Commerce.

#### PLANS IN OTHER CITIES

H. W. Indell, Metropolitan Life's district manager, will be chairman of activities in Atlanta. At a breakfast Monday morning addresses will be given by Shepard Bryan, prominent insurance lawyer, and Harrison Jones.

A "kick-off" breakfast will be held with L. M. White, Northwestern Mutual, as general chairman in charge of events, in San Francisco.

## NEWS OF WEEK

Statement issued by executive committee of National Association of Insurance Agents on company examinations. Superintendent Pink replies to demands of western commissioners. **Page 1**

President Roosevelt links insurance companies with investment trusts in his demand for an SEC investigation of the economic power wielded by corporate investors. **Page 1**

Proposals detrimental to insurance mark New York constitutional convention. **Page 12**

Announcement is made that the Hercules Life of Sears, Roebuck & Co. is to be sold to the Washington National of Evanston, Ill. **Page 4**

President E. D. Duffield closes Prudential business conference with appeal for concept of security based on individual road problem. **Page 12**

President T. I. Parkinson, Equitable Society, makes radio plea for less talk and more action in dealing with the rail-initiative. **Page 12**

Program is announced for meeting of southern round table of Life Advertisers Association in Asheville, May 20-21. **Page 14**

Manuel Camps, Jr., resigns as Penn Mutual general agent in Boston and is succeeded by H. M. Faser, Jr., who, in turn, is succeeded by F. H. Meyer of Yonkers, N. Y. **Page 22**

Completed program for annual meeting of Industrial Insurers Conference is announced. **Page 15**

New agency management contract has been put into effect by Equitable Society. **Page 8**



"The Boy Lincoln and His Mother" by M. Leone Bracker. Original painted for and owned by The Lincoln National Life Insurance Co.

## TO FATHER ON MOTHER'S DAY!

YOU don't have to be told what mother means to your children. She lives their little lives—she shapes their destinies. Why not celebrate Mother's Day this year by giving her the greatest gift within your power—a guarantee of money every month to keep the family financially secure. The Lincoln National Life Insurance *Salary Continuance Plan* is ideal for this purpose. Any man of moderate means can afford it. It pays your wife—should anything happen to you—a monthly "salary" during the difficult years of readjustment. If you live beyond retirement age, it pays *you* a regular "salary" for the rest of your life! Ask your Lincoln agent for details or write us.

More than \$950,000,000 Insurance in force

This advertisement appears in The Saturday Evening Post of May 7.

THE LINCOLN NATIONAL LIFE  
INSURANCE COMPANY

FORT WAYNE, IND.

ITS NAME INDICATES ITS CHARACTER



## Five-star Millionaires' Bill Scheduled in Chicago Clinic

A "Little Million Dollar Round Table" is to be held in Chicago, May 16 in which Jack Lauer of Cincinnati, chairman Million Dollar Round Table, National Association of Life Underwriters and four members of the round table executive committee, who are nationally famous as millionaire producers, will take part.

This will be under the auspices of the Chicago Association of Life Underwriters and will take the place of the regular business-getter sales clinic. The other millionaires to participate are: Henry G. Mosler, agent Massachusetts Mutual, Los Angeles; George E. Lackey, general agent Massachusetts Mutual, Detroit, and past president National association; Grant Taggart, agent California-Western States Life, Cowley, Wyo., and Paul C. Sanborn, general agent Connecticut Mutual, Boston. Mr. Taggart was chairman of the round table meeting at Denver in 1937. Mr. Lackey was chairman in 1929 at Washington.

### Harry Wright Host

Waldo C. Thorsen, Connecticut General, Chicago, chairman of the business getter sales clinic there this season, will preside. The sessions will be in the Sherman Hotel at 4 p. m., following luncheon at which H. T. Wright, associate manager Woody agency, Equitable Society, Chicago, will be host. Mr. Wright was chairman of the round table in Boston in 1936 and is a trustee of the National association.

Ten-minute talks will be given by these five leaders on "Prospecting," Mr. Taggart; "Approach," Mr. Lauer, "Creating Interest," Mr. Sanborn; "Closing," Mr. Lackey, and "Service," Mr. Mosler. There will be no admittance charge, but attendance will be limited to those who have paid their 1938 membership dues in the Chicago association and hold their membership cards.

### Distinguished Records

Mr. Lackey is a big personal producer, a member of the round table since organization in 1927, and has developed three millionaires in his agency. Mr. Taggart has been consistently a millionaire producer for many years and a life member of the round table since 1934. He has written about 4,000 policies for \$15,000,000 in his 23 years in the business since he started at age 18, having been a member of his company's App-a-Week Club since it was organized and a leader of the field force for 20

years. He has made a distinguished record in territory that is sparsely populated.

Mr. Mosler entered the business in Los Angeles in 1930, writing \$1,820,000 in his first year, \$1,770,000 in the second year and over a million each in the years since then. He has been a round table life member since 1933, on the executive committee since 1937 and vice-president Los Angeles Life Underwriters Association.

### Entered Business as Youth

Mr. Sanborn entered life insurance at age 21 as a John Hancock agent with P. F. Clark, Boston general agent, and at 23 he first received his million dollar medal, leading the entire field force that year. He was a member of the firm of Clark & Sanborn, general agency State Mutual, 1925-1932. He was chairman of the New England convention publicity committee of the National association in 1937, and executive committeeman of the General Agents Association, Boston.

Mr. Lackey, who early practiced law in Kentucky, when he entered life insurance represented the Massachusetts Mutual in Kentucky, Oklahoma and Michigan in various capacities, twice being general agent. His agency is 82 years old and one of the company's largest, being in third place. He is a C. L. U.; served three terms as trustee of the National association and for five years has been chairman of the committee on co-operation with attorneys.

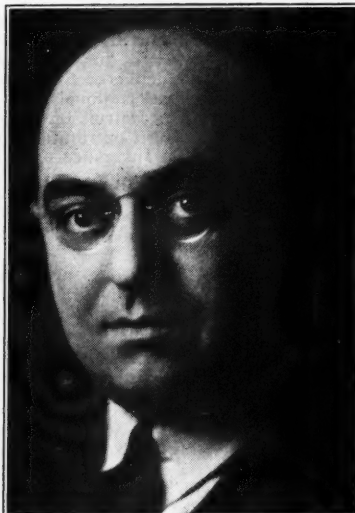
### Cummings Speaks in Newark

Life insurance companies are conducting a bigger social security business than the federal government, but, in contrast with the government's plan, are operating on a pay-as-you-go basis, President O. Sam Cummings of the National Association told the Life Insurance General Agents & Managers Association of Northern New Jersey at a dinner meeting in Newark.

"The federal government debt," said President Cummings, "will have to be paid by generations to come, whereas life insurance on which these payments have been made was paid for by this generation and generations of the past, and present and future generations will do the spending instead of the paying."

V. R. Smith, general manager of the Confederation Life, has been elected president of the Canadian Club.

## Round Table Chairman in Chicago Sales Clinic



JACK LAUER

Jack Lauer, Cincinnati, chairman Million Dollar Round Table, will take part in the unusual turnout of "millionaires" at the business-getter sales clinic in Chicago, May 16, when each of five stars will take up a step in the sale.

### State Mutual May Drive

The State Mutual Life's traditional May campaign, instituted by the General Agents Association, this year will honor Ross B. Gordon, vice-president and supervisor of applications. The drive, called "Roarin' for Ross," began May 2 and will run through June 1.

No attempt will be made to fit a contest to all agencies. Instead, each general agent will operate the drive as he pleases, with daily home office bulletins keeping the field aware of total progress. Slips carrying a picture of Mr. Gordon have been distributed, and will be attached to each application received by him, signed by the soliciting agent.

### Ahmann Pleads Guilty; Five Years

C. J. Ahmann, former secretary-treasurer of the Columbia Mutual Life, Sioux City, Ia., sought for nearly three months on a charge of embezzling \$27,500 of company funds, who was arrested in Chicago and returned for trial, pleaded guilty and was sentenced to five years in the penitentiary.

## Debate Bond Values of American Life of Detroit

### Company and Department Men Clash In Hearings Over Custodianship Petition

LANSING, MICH.—Endeavoring to justify book valuations of its bond portfolio, claimed by Michigan department examiners to be some \$500,000 too high, the American Life of Detroit, for which the department is seeking a permanent custodianship, offered extended testimony this week by Earl Lowe, head of the Securities Analytical Service, Detroit.

Mr. Lowe conceded the accuracy of department figures as to market valuations of the bonds but questioned the examiners' claim that many of the issues are insufficiently secured to admit them as assets. He maintained there is reasonable expectation that most of the bond obligations could be met at maturity. His testimony was confined almost wholly to rail and utilities holdings. The company's book valuation of its bond portfolio is \$1,171,389.

### Many Factors Involved

Mr. Lowe said many factors must be considered in giving a true valuation to bonds, including the value of physical properties, the operating methods, and the amount of prior obligations. He laid stress on semi-secret traffic reports, indicating probable rail earnings, to which his office has access. He forecast greater earnings for many utilities due, in part, to huge line extensions, expanded use of electrical power in every field, and lower basic power production costs, in some cases the result of governmental power developments. Mr. Lowe said virtually all rail bonds must be "treated on a receivership basis." He admitted, under cross examination, that wage and material cost increases might offset the improved earnings prospects for utilities.

The latter part of last week was devoted largely to bond testimony by department examiners, including Albert Chilman and Nelson B. Hadley, retired head of the life division of the New York department and a former Michigan deputy commissioner. All of the earlier part of the hearing was devoted to testimony relative to conflicting real estate valuations.

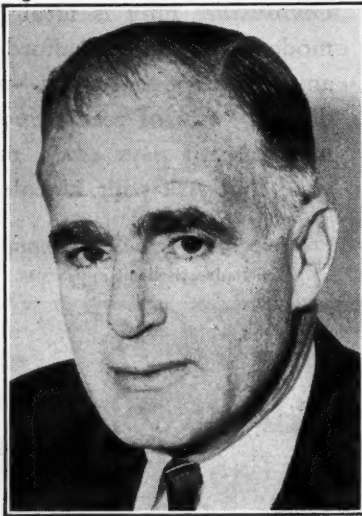
### Exchange of Securities

Mr. Chilman revealed an exchange of real estate properties for miscellaneous bonds which, he said, entailed a loss of \$181,000 to the company but which was not revealed on its books. He said such

## MILLIONAIRES TO TAKE PART IN CHICAGO CLINIC



GEORGE E. LACKEY



HENRY G. MOSLER



GRANT TAGGART



PAUL C. SANBORN

exchanges are not permissible in Michigan although the Indiana department had sanctioned some such deals. He claimed the company used the exchange to mask its real estate losses by assigning the same values to bonds obtained as the book values carried on the real estate involved.

Former Governor Wilber M. Brucker tried to minimize the importance of the exchange in the light of the fact such deals were in neighboring state.

Mr. Hadley testified that departmental figures on the bond portfolio represented convention market valuations as of Dec. 31, 1937.

Both examiners voiced objections to the company's custom of putting an alleged amortization valuation on bonds which the witnesses considered of a "speculative" character because of limited security behind the issues.

That Iowa and Pennsylvania considered the American Life insolvent on the basis of the 1936 conference examination was brought out in testimony of two outside examiners.

Leon Greenberg, Iowa examiner, testified he made a supplemental report holding the company impaired to the extent of \$1,000,000. The Iowa department gave the company only a limited renewal of its license in 1937. Pennsylvania refused to renew the license after that time. Greenberg said he charged off \$349,791 in interest on mortgages due for more than two years and \$367,934 in book values of mortgages over the market value of real estate to be acquired.

Greenberg testified regarding the charging off of \$226,110 in capitalized items based on Rio Grande valley holdings. He said he considered the holdings as actually realty owned although title to the property lies in six holding companies which mortgaged it to the American Life to the extent of \$3,000,000. He said the company showed a loss in 1936 and 1937 in operation of these properties amounting to \$249,000 which was advanced to the holding firms

## Andersen Gives Rudiments of Programming Method

E. C. Andersen, educational director Connecticut Mutual, spoke in a series of sessions on advanced underwriting held in the offices of the Fraser agency of that company in New York, pointing out why programming procedure is so effective in selling life insurance today. There are four basic steps to follow in securing successful selling results, he said: Secure names of prospects who have buying power, get information about them before calling on them, be able to see these prospects on a favorable basis, and not visit, but attend to business in the interview.

"It is seen that under the programming procedure each of these four basic steps is automatic and necessarily at hand before a programming job can be completed," Mr. Andersen said. "The fact that these basic steps are automatically complied with in programming a man's estate accounts, in a large measure, for the success Connecticut Mutual representatives are having with the company's simplified programming."

He said Connecticut Mutual men who are using the programming plan are securing an average size policy of \$7,500, as compared with the company's general average of \$3,600.

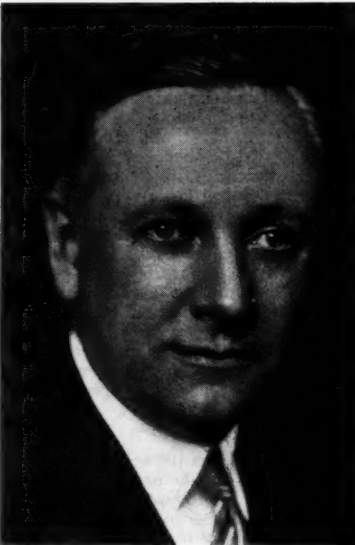
and was considered by American Life as a "reserve" on the full amount of the mortgage loan to which they were entitled.

Joseph Tucker, a Texas examiner, placed the book value of realty owned at \$1,082,384 over its market value.

## Oklahoma Increase 46 Million

Life insurance in force in Oklahoma increased \$46,608,221 in 1937, the total at the end of the year being \$1,090,795,590.

## Acacia Mutual Life's Executive Secretary Dies



BEN A. HARLAN

Ben A. Harlan, executive secretary of the Acacia Mutual Life and manager of its branch office in Washington, D. C., died there following an operation.

Mr. Harlan was born in Washington in 1891. After graduating from the Washington College of Law, he became chief clerk of the District of Columbia Public Utilities Commission, and later was executive secretary and business manager of the American Red Cross. In 1924 he joined the Acacia as office manager, later becoming executive secretary. In 1932 he took over the management of the District of Columbia

branch office, in addition to other duties. By the end of 1937, both the manpower and production of the branch had doubled, when 36 agents achieved a production of over \$5,000,000, the largest volume of any branch of the company.

## Old A. I. U. Policyholder Entitled to Damages

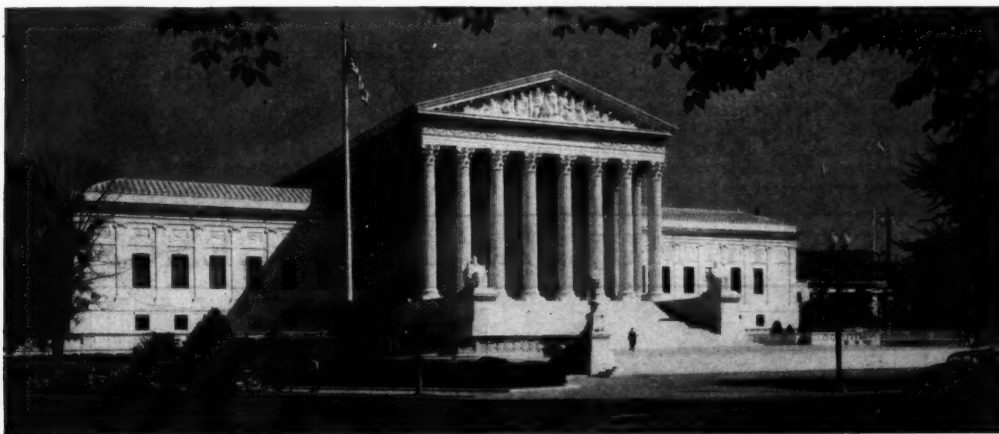
The Texas supreme court in American Insurance Union, Inc., vs. Keith has held that a policyholder is entitled to damages because A. I. U., Inc. refused to exchange one of its policies for a policy held by the plaintiff in the predecessor fraternal organization. A. I. U. Inc., is now the Cooperative Life of Columbus, O. Where an insurance corporation, manned by the same officers and personnel absorbed a fraternal society, the court stated, and offered and obligated itself to exchange policies in the corporation for those of the fraternal, which was a continuing offer, but which was refused the appellee on due application, whereupon she elected to treat the contract as breached by the insurance company, she was entitled to her damages. The justification by A. I. U., Inc., for its failure to make the exchange of policies was that it had discontinued offering the policy for sale or exchange. This is without merit, where the company had issued such a policy for 11 months and it does not appear as a matter of law that the discontinuance of its issuance was not of its own volition in disregard of a continuing obligation on its part to have such policy available for exchange.

## Quit in South Carolina May 7

The South Carolina legislature, one of the few still in session this year, plans adjournment May 7.

Cash in on **Hoodoo Day**—for sales plan details write The Accident & Health Review, 175 W. Jackson Blvd., Chicago.

# The Supreme Court of the United States



Into the building of this new home of Justice went vast quantities of Vermont Marble.

Into the building of the National Life Insurance Company as an institution have gone 88 years of sound, thrifty and progressive Vermont management.

Send for the Company's detailed statement.

**NATIONAL LIFE** INSURANCE COMPANY HOME OFFICE MONTPELIER **VERMONT**  
PURELY MUTUAL ————— ESTABLISHED 1850



## Duffield Urges Self-Dependent Type of Security

### Concludes Prudential Conference with Warning on Shift to Government

NEW YORK—With an appeal for a concept of security based on individual initiative and not upon "legislation, edict or the ipse dixit of any man," President E. D. Duffield brought the Prudential's three-day business conference to a close. Other speakers at the banquet which was the final event were Governor A. Harry Moore of New Jersey and President Frank Kingdom of the University of Newark.

Mr. Duffield declared that security can be obtained only when free men, through recognition of their obligations to their fellow men, band together to meet the needs of the day.

#### Not Time of Discouragement

"This is a time of solemnity," he said, "but not a time of discouragement. A time when men are searching their hearts. A time when men should recognize that error may exist for a day but that truth is eternal.

"The solution lies not in the abandonment of freedom, not in turning to government to do what we should do for ourselves," he declared. "We will be secure when we make ourselves secure, when we build a foundation strong and true based upon individual willingness to sacrifice oneself for the interests of all."

#### Urges Spread of Morality

Mr. Duffield made a strong plea for the wider spread of morality, saying that freedom without widespread morality may loose forces which can destroy what we are trying to create. He cited the example of the dictator-ridden countries of Europe as evidence, however, of what happens when men are willing to barter freedom for security and take the attitude that those things should be done for them which they had formerly done for themselves.

He warned that this process is merely a reversion to the conditions which existed in the Dark Ages. Saying that this tendency to look to the government is not unnatural, Mr. Duffield nevertheless

## Dix Teachenor Tells How To Sell Million a Year

Dix Teachenor, consistent millionaire producer for many years and Kansas City general agent Kansas City Life, sells so large a volume largely because of his thorough preparation of cases. Mr. Teachenor explained his methods at a luncheon in Chicago this week of the staff of W. M. Seitz, general agent Kansas City Life there.

Last week, he said, he sold six cases totaling \$49,000. His average policy is about \$6,000. He averages 193 cases a year for a million or more annually, a production level that he has maintained unbroken for 14 years.

Mr. Teachenor is distinguished as a large producer by the comparatively small size of his cases. He is a very methodical and industrious worker. He averages five selling interviews a day, for which he exhaustively prepares.

#### All Interviews Prepared

He never cold canvasses unless he has secured all available pertinent information about the prospect. He seeks to limit his activities to worth-while persons who can pay for the insurance, and qualifies the prospect invariably before attempting to make a sale.

Much of the work of securing and sifting information is done by his secretary. Prospects are qualified by letter and telephone. Mr. Teachenor averages 18 days a month of selling, and devotes the rest of the time to preparation for sales.

branded it as a "tragic mistake." True security, he said, exists only to the extent that free men determine for themselves what they will do.

Mr. Duffield climaxed his talk with a stirring appeal for solidarity within the company's agency ranks, bespeaking the loyal cooperation of every Prudential man.

"I've only one message for you to carry back," he said, "and that is that I'm going to stand by them and I want them to stand by me!"

#### Harrington Asks Budget Boost

BOSTON.—Commissioner Harrington has asked an increase in the budget of his department from \$258,000 to \$276,500. He claims the legislature has directed his department to take charge of the retirement system work, which entails much additional work and personnel, but has made no appropriation for the extra work.

## Detrimental Proposals Mark Constitutional Convention

### New York State Conclave Ponders Measures Which Would Cut into Insurance Sales and Investment Channels

ALBANY, N. Y.—Several proposals have been introduced in the New York state constitutional convention here which would be detrimental to insurance interests by reducing sales opportunities, curtailing the investment market or bring the state itself into active competition with insurance companies.

A measure introduced by Supreme Court Justice Poletti would create a "consumer department" in the state government, implying the establishment of facilities for the encouragement of co-operative movements covering the buying of all commodities at cost, including insurance. Another proposal by Judge Poletti provides for the establishment, operation and maintenance by the state of a plant or system of health insurance.

Proposals for subsidizing low cost housing would permit the state and political subdivisions to issue bonds for such purposes and to loan money to any public corporation or to any other housing corporation regulated by law as to profits or rentals for slum clearance purposes and for providing housing facilities for low income groups. The effect would be to permit any county or city to bond itself up to 2 percent of assessed valuation for slum clearance without any further approval and to as much greater an extent as the people approve by election and no such indebtedness would count as part of the debt limit in the borrowing of funds for other purposes.

This would not only mean competing with insurance companies as investors but would probably make the values of municipal bonds much more of an uncertain quantity than they are now. While theoretically these bonds would be repaid with interest by the public corporations and housing corporations to which the loans would be made, they are actually a lien on the property of the taxpayers and if not repaid by the borrowing corporations would have to be repaid by the taxpayers of the political units issuing them.

About the sole encouraging development is the effort being made to reform the tax system so as to make it more equitable and lessen the burden of real property taxes.

## Parkinson Urges Wide Cooperation on Rail Problem

### Management Efforts Futile Without Definite Public Policy, He Says

NEW YORK—In a plea for less talk and more action in connection with the railroad problem, President T. I. Parkinson of the Equitable Society declared that "the time has come to face the facts, and where we do not have the facts, to get them. Then we need fewer theories, ambitions, and arguments and more application of ordinary common sense." Mr. Parkinson spoke over Station WOR, New York City, under the auspices of the Emigrant Industrial Savings Bank, New York City, of which he is a trustee.

Declaring that "no one can fairly contend that the current financial difficulties of railroads spring from the increasing demands of investors," he said that there can be no progress in reorganization until the public policy affecting the railroads has been determined, and this includes public policy with respect to taxation, railway labor, and readjustment of the railroad plant to curtail to some extent unprofitable services.

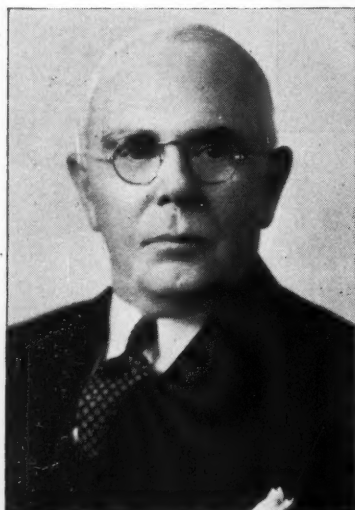
#### All Must Face Facts

"If success is to attend the formulation of policies looking to the revival of the railroad industry, then surely government, management and labor alike must face all the facts squarely and honestly, and formulate policies accordingly," said Mr. Parkinson. "If they do, then, they must be prepared to accept the proposition that the owners of the railroad securities have as much right to a fair return upon their investments as management has to adequate compensation, or as labor has to a fair wage, or as the public has to reasonable rates, or, finally, as the government has to a fair share of earnings in the form of taxes.

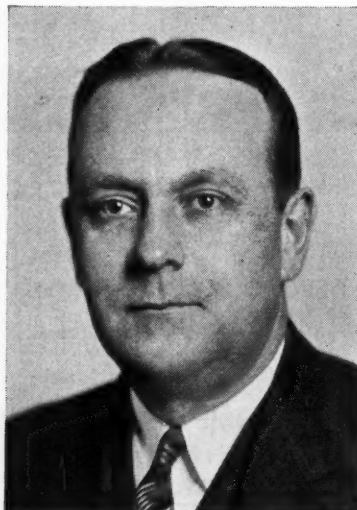
"Thus far government, management and labor have not worked together for the restoration of adequate earnings and their equitable distribution. Some actions may have been intelligent, but for selfish purposes. Instead of individual and collective responsibility exercised in

(CONTINUED ON PAGE 26)

## FIGURES IN STATE MUTUAL LIFE AGENCY CHANGES



F. A. G. MERRILL  
Retiring Buffalo General Agent



E. E. HAWKES, JR.  
New Buffalo General Agent



STANLEY E. MARTIN  
Columbus, O., General Agent



STANLEY K. COFFMAN  
Columbus General Agent



## Veteran Kansas City Leader Celebrates 35th Anniversary

KANSAS CITY — Some 30 general agents and officials of the Massachusetts Mutual Life and other companies were here to help Charles L. Scott, general agent of the Massachusetts Mutual here, to celebrate his 35th anniversary with the company. A dinner and a golf tournament at Excelsior Springs, Mo., comprised the program.

Out-of-town guests included J. C. Behan, Massachusetts Mutual vice-president in charge of agencies; A. D. Lynn, assistant director of agencies; General Agents John Shambau, Duluth; F. T. McNally, Minneapolis; M. D. McCready and A. N. Booth, Wichita; C. W. Reuling and K. E. Williamson, Peoria; William M. Becker, Jr., St. Paul; J. H. Dingle and E. W. Hughes, Chicago; L. C. Cutler, Topeka; E. L. Smith, Indianapolis; Carl LeBuhn, Davenport; A. J. Butzen, Milwaukee; W. A. Spencer, Denver; F. W. Howland, Memphis; J. D. Campbell, Lincoln; G. E. Lackey, Detroit; I. B. Jackson, Cincinnati; F. O. D. White, Toledo; D. H. Treleven, Grand Rapids; L. L. Holmes, Sioux City; A. E. Veith and R. D. Lowenstein, St. Louis, and F. A. Lichtenberg, Columbus; C. H. Poindexter, Northwestern Mutual general agent, St. Louis, and R. M. Hamburger, Northwestern Mutual general agent, St. Paul.

### Goes to Kansas City in 1898

Mr. Scott came to Kansas City in 1898 after graduation from the Larned, Kan., high school. He attended Spaulding's business college, worked three years for the Cudahy Packing Company, and then, on March 1, 1903, became cashier of the mortgage loan and life insurance departments of the Massachusetts Mutual. He became general agent in partnership with the late J. H. Hocker in 1906. In 1912 he went to Chicago as general agent for the Guardian Life for eight months but returned to Kansas City as general agent of the Massachusetts Mutual on March 1, 1913.

### Active in Association

Mr. Scott long has been active in association affairs. He was secretary of the life underwriters association in 1907 and 1908 and president for two terms. He obtained the National association convention for Kansas City in 1925, and was elected vice-president. In 1927 he declined the offer of the presidency of the National, made by the nominating committee at Atlantic City, because of illness. He has been national committeeman from Kansas City for many years and just has accepted an appointment for a new three-year term. Since the C. L. U. was founded in 1926 he has been a director. In 1924 he was president of the Massachusetts Mutual Agents Association and in that year organized the company's general agents' association. The latter group he headed in 1926. He drafted its constitution and by-laws. He has been active in legislative work for the Missouri State Life Underwriters Association since it was founded, and headed the committee on legislation last year.

### Was Million Dollar Producer

Mr. Scott's agency has put more than \$50,000,000 of life insurance on the company's books. Mr. Scott personally wrote over \$1,000,000 a year for several years, and until the last few years was one of the company's leading personal producers.

"We think of life insurance companies as being old," commented Mr. Scott, "and the Massachusetts Mutual is 87. Yet it has grown 17 times its size in assets and 11 times in business in force since I came with them."

The most interesting case in the history of the agency or of his own personal production was a 20-payment life policy for \$1,000. It was written on a

barber, a courteous, refined gentleman of distinguished appearance. One day during the depression he came into the offices of the agency. His hand had started trembling, he told Mr. Scott, and



CHARLES L. SCOTT

he had lost his job. He knew he would never again find another, and he and his wife had made application to a semi-charitable institution where, after the couple's personality and eligibility had been approved, it required a cash outlay of \$800. The barber had \$2.50 in his pocket, but he also had a life policy with Mr. Scott's company for \$1,000. He wouldn't, he pointed out to Mr. Scott, live much longer, and could Mr. Scott use his influence locally to secure a loan for \$800 for which he would pledge the \$1,000 policy. The creditor could collect after his death.

### Checks Through Policy

As he talked, Mr. Scott was checking through the policy.

"You needn't worry. You can thank your own prudence and thrift. You don't need to go to anyone. The cash value of this policy is \$818.14. I can write you a check for that amount at once."

Tears came into the old man's eyes, and he pleaded with Mr. Scott not to tell him something that wasn't true just to make him feel good—he couldn't stand the shock. But it was true, and within two or three days he and his wife were among congenial companions, with comfort and security for their last few years.

### South Bend Sales Congress

The South Bend, (Ind.) Life Underwriters held a northern Indiana Sales Congress beginning with a luncheon followed by the program. About 400 attended from northern Indiana and southern Michigan. William Klusmeier, manager Western & Southern in South Bend, and president of the local association, gave the address of welcome. Speakers included C. C. Day, Pacific Mutual, Oklahoma City; Jack Lauer, Cincinnati, chairman Million Dollar Round Table; H. J. Cummings, vice-president Minnesota Mutual.

The speakers were introduced by A. S. Burkhart, vice-president Conservative Life; C. A. Steis, district agent Minnesota Mutual, and G. F. Cooper, manager Travelers.

A. J. McAndless, executive vice-president Lincoln National Life, has been elected president of the University of Michigan Alumni Club of Fort Wayne.

## Another A True Experience

Business Men's Assurance Co.  
Kansas City, Missouri

Dear Sirs:

Enclosed find bank draft for payment on premium of policy 615366.

Just recently I took out the policy and reread it. I was not aware of the fine benefits this policy gives to me. It is now eight years old and as yet I have not had to collect one cent for illness. That is the way I like it. I would rather be well and about my work any day than sick. But I can work with confidence knowing that if I should get sick or be disabled my family and myself would be taken care of.

As a minister I know the human misery there is, simply because people have nothing to safe-guard them in case of necessity. From hand to mouth is a tragic way of living, but multitudes are following that way. Then when hard things come they are left out. I am happy with my policy.

Very sincerely yours,

(Name furnished on request)

## How BMA Salesmen Sell COMPLETE PROTECTION

From B.M.A. policyowners come hundreds of letters voicing the sentiments of appreciation for B.M.A.'s Complete Personal protection plan. The letter reproduced above is typical.

With such public acceptance of the need for Complete Protection—which includes Accident, Health and Life Insurance—it is more easily understood how B.M.A. salesmen continue to write an ever increasing volume of business. Yes, they are equipped to sell all 3.

W. T. GRANT, President

J. C. HIGDON, Vice-President in Charge of Sales

## BUSINESS MEN'S ASSURANCE CO.

KANSAS CITY, MO.

## Resentment Against "Times" for Gilbert Ad Is Waning

### Conference Held Between Representatives of Newspaper and New York City Life Men

NEW YORK—Resentment against the New York "Times" for running a full page advertisement of the Gilbert & Sullivan organization's book "Your Life Insurance and What to Do About It," appears to have been greatly lessened if not entirely dispelled as a result of conferences this week between representatives of the "Times" and of the New York City Life Underwriters Association.

It now seems that the "Times" made reasonable efforts to find out whether the advertisement was misleading. That the "Times" intended to be fair is indicated by its refusal to print the advertisement in its original form until some statements were deleted.

### Informants Were Reticent

Some of the difficulty was undoubtedly due to the reticence of life insurance men consulted by the "Times" advertisement.

ing department in checking up on the accuracy of the Gilbert & Sullivan advertisement copy. Life insurance men, being experts in their own fields and not in the laws of libel and slander, might well hesitate before going on record with their opinions of David Gilbert and his organization, particularly when it is considered how much the Gilbert outfit would stand to gain if it had a chance to sue somebody for making defamatory statements.

While there was some talk of attempting to cancel the advertising scheduled to run in the "Times" during the week of "The Annual Message of Life Insurance" this move did not materialize and everyone is pretty well convinced that it would have added nothing to the dignity of the institution of life insurance, while being only a futile gesture of hostility against the New York "Times."

### Indiana Premium Tax Opinion

The Indiana attorney-general in response to an inquiry from Commissioner Newbauer states that under the Indiana law a premium tax cannot be imposed upon reinsurance premiums arising under treaties effected outside of Indiana. This is true because of the recent U. S. Supreme Court decision in the famous Connecticut General Life case.

## Southern Round Table to Stress Public Relations

### Topic Will Be Treated in Asheville Meet by Hull, Miller, Richards and Sexton

Roger B. Hull, managing director National Association of Life Underwriters, will address the Southern Round Table of the Life Advertisers Association in Asheville, N. C., May 20-21 following a southern conference conducted by the Sales Research Bureau. Mr. Hull will deal with the need for presenting the fundamentals of life insurance to the public and how the institution may bring to the public a more complete understanding of its services. His address will open the first session, which will be devoted exclusively to discussions of public relations.

Kenneth R. Miller, Research Bureau, will handle the subject from the home office point of view; Robert G. Richards, agency secretary Atlantic Life, will discuss "Media for Interpreting the Institution of Life Insurance to the Public" and William Sexton, agency secretary Great Southern Life, will deal with the "Development of Public Relations Consciousness in the Field Representative." There will be a display of material used by the Association of American Railroads in its public relations program.

### Others to Speak

Other speakers are: Rex Magee, field supervisor Lamar Life; Bart Leiper, advertising and sales promotion manager Provident Life & Accident; John Murphy, supervisor ordinary agencies Life of Virginia; C. B. MacPhail, director of public relations Great American Life; Karl Ljung, assistant secretary Jefferson Standard Life; C. S. Smith, editor of publications National Life & Accident; W. L. Jessup, manager sales promotion Pilot Life; C. T. Steven, advertising manager Phoenix Mutual Life; Forrest Brauer, advertising manager Home Beneficial.

The Round Table meeting will follow the Southern Conference of the Life Insurance Sales Research Bureau and be preceded by a joint banquet with those in attendance at the bureau meeting on the night of May 19.

Forrest Brauer, advertising manager Home Beneficial, as chairman of exhibits, announces that only such material as has been prepared since Jan. 1, 1937, should be included in displays. Syndicated material is eliminated. The trophy of the round table will be awarded to the company credited with the largest number of points in the 12 exhibit classifications.

Emmett Russell, Jr., advertising manager Life & Casualty of Nashville, will preside as chairman of the round table.

### Research Bureau Parley

Selection of agents, cost of securing new business, quality of business will be among the subjects discussed at the southern conference to be held under the auspices of the Sales Research Bureau May 19 in Asheville immediately preceding the round table meeting of the Life Advertisers.

Home office men will be welcome whether or not their companies are members of the bureau. There will be no registration fee.

J. M. Holcombe, Jr., manager of the bureau, will open the meeting and act as chairman of both sessions.

### Talk by A. E. Archibald

"What Price Business?" will be the subject of an address by A. E. Archibald, actuary Volunteer State Life. The discussion will be led by A. C. Wellman, vice-president Protective Life.

Karl Ljung, Jr., assistant secretary Jefferson Standard, will talk on "Quality of Business." Guilford Dudley, Jr., vice-president Life & Casualty, will lead the discussion.

"Selection of Agents" is the subject for

## Harold Reiss Named Head Of Chicago Actuarial Club

### Use of American Men Table and Acceptance by Insurance Departments Discussed

Harold Reiss, consulting actuary, was elected president of the Chicago Actuarial Club at a dinner meeting. Ross Moyer, vice-president and actuary of the Continental Assurance, was chosen vice-president and J. A. Roberts, auditor and assistant secretary Continental Assurance, reelected secretary-treasurer. Mr. Reiss succeeds L. J. Lehane, Central Life of Illinois. Mr. Moyer automatically becomes chairman of the program committee with H. C. Reeder, actuary Country Life, membership chairman. Lyle Barnhart, examining actuary Illinois insurance department, was admitted to membership.

### Flitcraft Man on Program

Following the election of officers, Ralph Lane of the Flitcraft Life Insurance Works, Chicago, spoke on the American Men table of mortality as used by the companies and its acceptance by insurance departments. Mr. Lane discussed results of a questionnaire sent to 34 insurance departments as to their views on the use of the table by companies in their states. Twenty-four states, he said, would allow use of the table as a permissive valuation standard while 10 states reject it. A few states were somewhat indefinite in their replies. As far as interest rate permissible, most states set 3½ percent as a maximum, he commented. Those companies in the United States employing the table at the present time include Canada Life, Great-West, Lincoln National, Teachers Insurance & Annuity and the Prudential.

### Table Is 20 Years Old

Mr. Lane said the American Men table was first published 20 years ago with the Maryland department accepting it as early as 1919. In 1927, 16 states had approved its use in various policy forms.

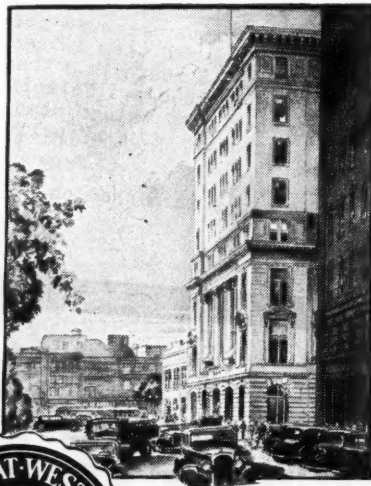
In contrasting the American Experience table with the American Men, Mr. Lane commented that acceptance of the latter has a number of drawbacks. Home offices would have two mortality ratios to calculate instead of one. Furthermore, it would leave unanswered the charge that premiums and cash values are based on an out of date mortality table in order to give companies huge hidden profits on mortality. However, he said, if the American Men table is used as a basis for premium rates and non-forfeiture values, as well as for mortality ratios, then there would be considerably less ground for specious reasoning which so often causes unfair criticism of life insurance. "On the other hand, the American Men table has already been used for technical discussions for 20 years and has checked with company experience and found safe," he said. "In addition, it has been used by one company for nearly 11 years and has recently been adopted by a number of others. State insurance departments have gradually apparently become amenable to it."

another talk, by R. L. Maclellan, vice-president Provident Life & Accident, after which there will be discussion led by John W. Murphy, supervisor of ordinary agencies Life of Virginia.

Kenneth R. Miller of the bureau will speak on "The Small Policy Problem." Emory C. Green, president Pilot Life, will close the session emphasizing life insurance opportunities in the south.

John Ehle, advertising manager Imperial Life of North Carolina, has arranged a banquet for those attending this session and the early arrivals for the Southern Round Table meeting.

*A Policy  
for  
Every Person  
and Purpose*



FOUNDED



IN 1892

**ONE HUNDRED AND EIGHT MILLION DOLLARS  
IN FIVE STATES**

Although the period of our operations in the United States has been comparatively short,—6 years in Washington, 13 years in Illinois, 16 years in Michigan and Minnesota, and 30 years in North Dakota—business in force in these five states has grown to \$108,000,000. We cannot but feel proud of the outstanding position accorded The Great-West Life in the insurance field—a position gained through the goodwill of thousands of clients and the loyal co-operation of able representatives.

**THE GREAT-WEST LIFE ASSURANCE COMPANY**

HEAD OFFICE • WINNIPEG, CANADA

ASSETS . . . . . \$156,805,466  
INSURANCE IN FORCE . . . . . \$589,511,167



## Program for Industrial Insurers Conference Out

### Speakers Announced for Annual Meeting to Be Held in Jacksonville, Fla., May 12-14

The completed program has been announced for the annual meeting of the Industrial Insurers Conference at Ponte Vedra Inn, Jacksonville, Fla., May 12-14. O. E. Starnes, vice-president Imperial Life, Asheville, N. C., is now president of the conference; George R. Kendall, president Washington National, vice-president; W. B. Clement, assistant secretary Pilot Life, secretary-treasurer, and F. P. Samford, president Liberty National Life, chairman executive committee.

Among the entertainment features are a golf tournament, swimming and tennis, for ladies and gentlemen, Thursday afternoon, informal dance that evening, a continuation of the golf tournament Friday afternoon, with an automobile trip for the ladies to St. Augustine, the oldest city in the United States; and the banquet Friday evening, with Fuller Warren as speaker.

The program for the business sessions follows:

#### Thursday, May 12

Call to order by president, O. E. Starnes.

Invocation, Dr. A. H. Holt, pastor First Presbyterian Church.

Address of welcome, A. Leroy Johnson, president Florida Underwriters Association, Jacksonville.

Response to address of welcome, B. Werkenthin, vice-president American National.

Address of the president.

Committee reports: Credentials, J. A. Walker; good of the conference, J. R. Leal; grievance, P. P. Pepper; membership, F. P. Samford; secretary-treasurer, W. B. Clement.

Address, "Florida, the Land of Opportunity," W. J. Matherly, dean college of business administration, University of Florida.

2 p. m.—Meeting of the legal section of the conference, P. M. Estes, presiding.

8 p. m.—Meeting of executive committee.

#### Friday, May 13

Report of executive committee, F. P. Samford, chairman.

Address, Claris Adams, president Ohio State Life.

Report of resolution committee, C. R. Kendall.

Address, Col. C. B. Robbins, manager and general counsel American Life Convention, Chicago.

Round table discussion.

#### Saturday, May 14

Committee reports.

Address, "Some Problems Confronting the Nations Today," Senator Scott M. Lottin, Jacksonville.

Address, "Social Security," P. M. Estes, general counsel of conference.

Election of officers.

New business.

Adjournment.

### "Dry Goods Journal"

### Negotiates Policy Loans

Reports have been received that the "Dry Goods Journal" is serving as intermediary in the making of loans on business life insurance policies through trust companies. The "Dry Goods Journal" is acting as an agent between the borrower and the lending agency. The placing of the loan contemplates the sending of the policies to the "Dry Goods Journal." Such policies are then turned over to an acceptable trust company and the loan made by the trust company direct to the insured. The "Dry Goods Journal" states to prospective borrowers that the only security required is the loan value of the policies. The loans are made for a period of one or two years and require an absolute

assignment of the policy to the trust company.

The interest rates vary, depending on the size of the loan, from 4 percent on loans of \$2,000 to \$15,000, 3½ percent on loans from \$15,000 to \$30,000 and 3¼ percent on loans in excess of \$30,000. The "Dry Goods Journal" charges a service fee of one-fourth of 1 percent for the placing of the loan, which they state is payable to the Policyholders Service Bureau.

The "Dry Goods Journal" further states: "The assignment necessary and required by the insurance company should be secured directly from your insurance company, as one copy is required to be filed with them and one copy is to be attached to the policy by the insurance company." They further state that the insured's dealings will be directly with the trust company making the loan and that the Policyholders Service Bureau makes such loans only with trust companies having a capital of \$1,000,000 and resources of \$20,000,000 or more.

### W. H. Cox on Utica Program

One of the featured speakers at the New York State Life Underwriters Association meeting at Utica May 6 will be W. Howard Cox, president Union Central Life.

## A. B. Cheyney Dies, Veteran Continental American Ace

PHILADELPHIA—A. B. Cheyney, captain of the Continental American Life's "Old Guard" organization, and for years the company's leading producer, died at the Homeopathic hospital here following an operation. He was the oldest Continental American representative in point of service and even from the beginning of his career in 1909 a leading producer, being year after year either president or vice-president of the leaders' club until last year when his long illness began. He holds the record of being the only member of the field force to place with the company \$1,000,000 of new business in a single calendar year.

### Subject of Booklet

Mr. Cheyney's preeminence as a life insurance man was widely recognized. In 1928 he was president of the Philadelphia Life Underwriters Association after having served in various other capacities.

It was around Mr. Cheyney's career that the late Philip Burnet, former president Continental American, wrote his widely read pamphlet "How an Average

Salesman Can Build an Income of \$25,000 a Year." Mr. Cheyney was making in excess of \$40,000 a year in personal commissions but Mr. Burnet pointed out that the principles he followed could be used by a person of average abilities to make an income of around \$25,000 a year.

As to what constituted the secret of Mr. Cheyney's success, Mr. Burnet wrote that was "nothing more in my judgment, than the quality of intelligent persistence; and by intelligent persistence I mean working steadily, day in and day out, rain or shine, without fail and actually seeing about five or six different people on every one of those days."

## W. A. Griswold Dies

W. A. Griswold, 66, with the Northwestern Mutual Life since 1900, died at Seattle, Wash. He became an examiner at the home office of the Northwestern Mutual in 1900. Later he was assigned to Moberly, Mo., as special examiner for the southern division, then sent to Seattle and later recalled to the home office. In 1926 he was again assigned to Seattle where for seven years he was in charge of the western division as loan manager. Five years ago he suffered a stroke after which he was never able to resume his duties.

# FORESIGHT!

The Chinese pays his doctor when he is well and ceases to pay him when he is ill. It sounds logical.

Business men pay lawyers to show them what they can do legally rather than wait until they fall foul of a restraint or a restriction.

Maritime law demands that the pilot board the ship before it enters the harbor, to avoid disaster.

The law of common sense says that the time to buy Life Insurance is before you need it, when you are enjoying good health and can get it. Don't wait until the ship is in the shoals or on the rocks. Act today, for tomorrow may never come.

## "ASK ANY BERKSHIRE AGENT"

He is capable of rendering efficient and complete service and is equipped with modern contract forms!

LIFE INSURANCE—JUVENILE INSURANCE—ANNUITIES

# BERKSHIRE LIFE INSURANCE COMPANY

(INCORPORATED 1851)

PITTSFIELD, MASS.

FRED H. RHODES, President

87th Year of Service to Policyholders

## EDITORIAL COMMENT

### Annual Message of Life Insurance

NEXT week initiates what is now termed in a rather refined and impressive style, "The Annual Message of Life Insurance." Up to this year it has been known as "Life Insurance Week." Then those who are responsible for this movement concluded that there were too many "weeks." Life insurance was sandwiched in between many enterprises that were promoting sales through these so-called "weeks." It convinced those in authority that life insurance was cheapened in this way. It was made very commercial and the people got the idea that life insurance week meant that everybody must be pressed to buy life insurance just as they were being pressed in various ways to "eat a pickle" during "Pickle Week."

The very fact that there is one week in a year devoted to the consideration of life insurance and bringing its message to the public is important. It can be justified in every possible way. Life insurance stands apart from the purely commercial enterprise in that it is a great scheme of bene-

ficence, a plan of service to mankind and something that is not tangible at the moment. It is not merchandise.

The "Annual Message of Life Insurance" should reveal just what it signifies. Life insurance men should carry the message to Garcia. Garcia in this instance, means that every person that is interested should be told something about life insurance. It affords the opportunity for men to promote life insurance through many mediums. Naturally there will be augmented sales during the week. But the commercial and mercenary phase should be kept in the rear.

There are opportunities for life insurance men to raise endowments for different institutions through life insurance. They can go to their policyholders, talk with them about their insurance and ascertain if anything more can be done. It is a week that offers chances for unselfish service. It should be the duty of every life insurance man to carry the message to the outermost parts of his realm.

### Removing the Plaster

INSURANCE company executives doubtless lifted an eyebrow the other day when they read all about the railroad plank in the NATIONAL LAFOLLETTE PROGRESSIVE party. GOVERNOR PHILIP LAFOLLETTE would make a survey and then spend two or three or four billion dollars in rebuilding the railroads. The trouble, he says, with the railroads is that they are "plastered with mortgages." He would remove the plaster. What are now primary liens would become secondary or tertiary obligations and those putting up the money for rebuilding the roads would have the first look-in.

### A Wise and Dignified Decision

THOSE IN CHARGE of "The Annual Message of Life Insurance" are to be congratulated on their dignified refusal to indulge in any sort of retaliatory tactics against the New York "Times" for carrying a full-page advertisement of the GILBERT & SULLIVAN organization, "Your Life Insurance and What to Do About It." In view of the well known policy of the "Times," which is to investigate carefully all claims made by advertisers in their copy, life insurance men generally and those in New York particularly were justifiably incensed at the paper's censor permitting publication of so prominent a display of misstatement and half-truths.

Many would like to see the page advertisement scheduled for next Sunday's "Times" canceled, partly with the aim of

Whether this new batch of ringside contributors would be requested to get back with the binocular group when the time comes for a second rebuilding, the impresario of the NATIONAL PROGRESSIVE party did not indicate.

The big trouble with the government may be that it is too heavily plastered. Would GOVERNOR LAFOLLETTE do a bit of tuck-pointing here as well?

The plaster removing plank is one that can scarcely be expected to make the welkin ring in an audience of policyholders and owners of savings bank pass books.

causing the newspaper a financial loss but mainly, in view of the relatively small amount of money involved, as a means of registering the protest against the apparently unfriendly attitude which publication of the GILBERT & SULLIVAN advertisement seemed to indicate.

It now appears that the "Times" had no intention whatever of committing an unfriendly act and that its investigators made a sincere, though apparently not very thorough, efforts to check up on the veracity of the statements in the GILBERT & SULLIVAN advertising.

However, even though the attitude of the "Times" were indifferent to the opinions of the life insurance fraternity, it would still be extremely unwise to resort to canceling the "Annual Message" advertising. It is

obviously futile for any organization to "crack down" on a great metropolitan newspaper, even assuming that there were no consideration of the right of a free press. As a practical matter, the newspaper always has the last word and from a strategic point of view the paper could do the institution of life insurance more harm than the latter could do the paper, though probably both would be the losers.

The real point of issue is that the NEW YORK "Times" advertising space was con-

tracted for because the "Annual Message" committee sought to reach a certain market, namely, the readers of the "Times." If the committee was correct in its original judgment, it is still right in holding to its decision. If on the other hand the "Times" is not the place for the committee's advertising money, then the space should not have been bought in the first place. The first decision was unquestionably sound and there would be little sense in reversing that action.

## PERSONAL SIDE OF BUSINESS

**Insurance Director Palmer** of Illinois was toastmaster at the banquet in Chicago the other evening in honor of Headmaster John Wayne Richards of Lake Forest Academy, Lake Forest, Ill., on the latter's 25th year in that position. The principal speaker was R. M. Hutchins, president of Chicago University. The Hutchins address and Mr. Palmer's introduction went on the air.

**A. P. Baker** of Minneapolis, 68, for many years southern Minnesota district agent of the Massachusetts Protective, died there.

**A. P. Aguirre**, a member of the San Antonio agency of the Ohio State Life, died in that city. Mr. Aguirre was a native of Mexico and was a general in the Mexican army until he was forced to flee the country as a result of one of its numerous revolutions. He was one of the San Antonio agency's best producers.

**L. A. High**, Lancaster, O., manager of the Ohio State Life, is commemorating his 19th anniversary with that company. He is leading the field force in personal production. Mr. High is chairman of the company's Agency Managers Association and was one of the many successful insurance men trained under the late D. F. Shafer, for many years general agent at Mansfield, O.

**Milton L. Woodward**, director of sales in the Johnston & Clark general agency in Detroit for the Mutual Benefit Life, and Mrs. Woodward, who were divorced three years ago, were remarried at Grace Episcopal Church, Detroit, the Rev. B. W. Pullinger officiating. They are residing at their former home in Edison avenue.

**W. Howard Cox**, president Union Central, was given the company's 30-year service pin by Secretary R. S. Rust in a ceremony attended by the officers. He went to the Union Central as actuarial department clerk at the age of 23 after attending Denison University, Granville, O. He soon became valuation division chief. In 1916 he went into the field as agent under J. L. Shuff, then general agent of the home office agency. Mr. Cox remained in the field six years, paying for over \$1,000,000 new business in one year, then became assistant manager under Mr. Shuff, doing recruiting and training work. In 1922 he returned to the home office as assistant secretary, later was placed in charge of the three divisions of the insurance department, perfecting policy loan machinery. In 1928 he was ap-

pointed secretary and elected director. He became president in 1932. Mr. Cox is an excellent pistol shot and is prominent in civic activities. In 1937 he was chairman flood loan committee for distributing funds from the federal government for flood sufferers. The Union Central home office building was placed at disposal of the Red Cross and became the center of administration of flood relief, the Red Cross official staff being headquartered there. Mr. Cox has served on the executive committee of the Association of Life Insurance Presidents several years and has been active in that organization since becoming executive head of the Union Central.

**Chester O. Fischer**, vice-president of the Massachusetts Mutual, has been elected second vice-president of the Springfield, Mass., Chamber of Commerce. He has always been active in civic affairs. He was a director of the Peoria association when general agent for the Massachusetts Mutual there and at St. Louis, where he was transferred from Peoria in 1926, he served on various committees of that city's organization.

**D. M. Morgan** and **Irving Morgan**, vice-presidents Northern Life of Seattle, and **George La Fray**, assistant vice-president, were in Chicago this week winding up a swing through the midwest studying agency conditions and making a number of appointments in several states which the company recently entered. D. M. Morgan and his wife went on east to stop in Washington and New York, and **Irving Morgan** and **Mr. La Fray** began the western trip to the home office, intending to stop off at a number of points.

**J. C. Behan**, vice-president and advertising manager Massachusetts Mutual, was in Chicago this week on a short trip completing arrangements for the Annual Message of Life Insurance observance. Mr. Behan is general chairman in charge of this activity countrywide.

**O. J. Arnold**, president Northwestern National Life, is president of the Minneapolis civic council which is engaged in a broad program of improving employer-employee relations, encouraging new industries, stimulating market-building activities and in general promoting the well being and buying power of Minneapolis and the northwest. The council embraces seven leading civic organizations in the city. A financing campaign is now in progress with \$250,000 already pledged. Mr. Arnold will

## THE NATIONAL UNDERWRITER

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO. Wabash 3704

EDITORIAL DEPT.: C. M. Cartwright, Managing Editor. Levering Cartwright, Asst. Man. Editor. News Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor.

BUSINESS DEPT.: E. J. Wohlgenuth, President. H. J. Burridge, Vice-Pres. John F. Wohlgenuth, Sec'y. Associate Managers: W. A. Scanlon, G. C. Roeding, O. E. Schwartz.



**CINCINNATI OFFICE**—420 E. Fourth St., Tel. Parkway 3140. Louis H. Martin, Mgr.; Abner Thorp, Jr., Director Life Ins. Service Dept.; C. C. Crocker, Vice-President.  
**NEW YORK OFFICE**—123 William St., Tel. Beekman 3-3955. Editorial Dept.—G. A. Watson and R. B. Mitchell, Assoc. Eds. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin, Resident Manager.

**ATLANTA, GA., OFFICE**—560 Trust Company of Georgia Bldg., Tel. Walnut 5887. W. M. Christensen, Res. Mgr.

**CANADIAN BRANCH**—Toronto, Ont., 68 King St., East. Tel. Elgin 0543. Ralph E. Richman, Vice-Pres.; W. H. Cannon, Manager.

**DALLAS OFFICE**—311 Wilson Bldg., Tel. 2-4955. Fred B. Humphrey, Res. Mgr.

**DES MOINES OFFICE**—2315 Grand Ave., Tel. 4-2498. R. J. Chapman, Res. Mgr.

**DETROIT OFFICE**—1015 Transportation Bldg., Tel. Randolph 3994. A. J. Edwards, Res. Mgr.

**HARTFORD OFFICE**—Room 604, 18 Asylum St., Telephone 2-0855. R. E. Richman, V. P.

**PHILADELPHIA OFFICE**—1127-1133 S. Broad Street. Telephone Pennypacker 3706. W. J. Smyth, Res. Mgr.

**SAN FRANCISCO OFFICE**—507-5-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.

Subscription Price \$3.00 a year in United States and Canada. Single Copies, 15 cents. In Combination with The National Underwriter Fire and Casualty, \$5.50 a year. Entered as Second-class Matter June 9, 1900, at Post Office at Chicago, Ill., Under Act, March 3, 1879.



May 6, 1938

function during the early stages of the council work and in the fund raising campaign.

**Charles L. Kell**, brokerage manager of the St. Louis general agency of the New England Mutual Life under Frank M. See, general agent, will participate in the radio program to be broadcast by KWK for "The Greater Secondary School of the Air" each Monday evening from 9 to 9:30 p. m. and on Sundays from 10:15 to 10:45 a. m. during May. Vocational and professional training of youth and finding young men and women jobs will be discussed.

**H. Kenneth Cassidy**, San Francisco manager of the Pacific Mutual Life, was called to his old home in Wichita, Kan., by the serious illness of his parents. Mr. Cassidy received word of his father's illness, necessitating a major operation, with word that the patient was showing marked signs of improvement. Later word was received that his mother was stricken with a serious attack of pneumonia, whereupon he took a plane to Wichita.

**A. E. McGavin** of Reading, Pa., is the first representative of the Reliance Life to make a record showing of 100 percent for renewals for three consecutive years. This is the fourth time his renewals have been perfect and the tenth time his business was renewed 80 percent or better.

**Glen McTaggart**, manager ordinary department of the Prudential in Denver, is confined to his home with a throat infection.

**L. A. Smith**, comptroller general American Life, spoke at the annual Office Management Conference, sponsored by the St. Louis chapter of the National Association of Cost Accountants.

**Hugh Wallace**, Omaha, Neb., general agent Connecticut Mutual Life, who underwent an eye operation in Los Angeles three weeks ago, has returned to Omaha, accompanied by Mrs. Wallace. Mr. Wallace has been assured that with proper lenses, his eyesight will be completely restored.

**E. R. Seese**, western group manager of the Metropolitan Life in Chicago, was recently elected a member of the Order of the Coif, honorary law school scholastic society. This honor was awarded Mr. Seese because of scholastic merit while he was a law student at the University of North Dakota, from which he was graduated in 1923, shortly before entering the service of the Metropolitan.

**A. A. Drew**, who retired last year as Chicago general agent of the Mutual Benefit Life, is in Huntington Memorial Hospital at Pasadena, Cal. He had an ulcer of the stomach and a hemorrhage ensued. He is now building himself up. Mr. and Mrs. Drew went to Pasadena last fall to spend the winter.

**Alexander E. Patterson**, vice-president of the Penn Mutual Life, will speak at the graduation exercises at Coe College in Cedar Rapids, Ia., on "Our Common Inheritance."

**Victor M. Stamm**, Milwaukee general agent Northwestern Mutual Life, has been appointed chairman of the publicity committee of the Milwaukee Association of Commerce.

**C. A. Macauley**, state agent for the John Hancock Mutual Life, was re-elected president of the Detroit Better Business Bureau at the annual meeting.

In consequence of his election as president of Central States Life of St. Louis, **Alfred Fairbank** has resigned as vice-president and trust officer of the Boatmen's National Bank, and as a member of this committee. A resolution was adopted by the executive committee of the trust division American

Bankers Association, in Biloxi, expressing regret at the loss of Mr. Fairbank to this field and congratulating him upon his new position.

Commissioner **Jess G. Read** of Oklahoma left Saturday for Scottsville, Ky., to visit his old home and will go on to Louisville to attend the Kentucky Derby, where he will be joined by three brothers. This is an annual family reunion with the Read brothers. Jess Read has attended this event 25 out of the last 29 years, missing out only while he was in France.

**S. H. Benbow**, veteran Northwestern Mutual agent at Kalamazoo, Mich., celebrated his 85th birthday. Mr. Benbow is the oldest active underwriter in Kalamazoo and is the oldest representative of the Northwestern Mutual in point of service, having joined the field force in 1888.

President **Edwin A. Olson** of the Mutual Trust Life, Chicago, attended a meeting of the advisory committee on insurance of the college of commerce and business administration University of Illinois, of which he is a member, held at Urbana, Ill. He is also scheduled

as the principal speaker at the breakfast meeting of the Minneapolis Association of Life Underwriters May 9, inaugurating the "Annual Message of Life Insurance to the Public."

**R. E. O'Malley**, formerly Missouri insurance superintendent, is to be named director of the water department in Kansas City. The position pays \$6,000 a year. Mr. O'Malley was removed as superintendent last October by Governor Stark. Mr. O'Malley has for years been closely associated with the Pendergast political machine there.

**Dr. Ross Huston**, vice-president and medical director of the Bankers Life of Des Moines, and a member of the board of directors, died there this week due to heart complications following an intermittent illness with the malady for about five years. Several years ago he suffered a serious heart attack and since has been taking it easy, spending some time in California. Dr. Huston had been medical director for 20 years and connected with the company 25 years or more. He was very well liked in the field, always striving to explain selection problems to the agents and create and maintain a working understanding with

them. Dr. Huston some years ago placed his son John in the life insurance business, but announced initially he never would have anything to do with underwriting risks submitted by his son. He left John to handle his business through the ordinary channels, and subject to the regular selection process without favor. Dr. Huston was chairman of the Medical Section, American Life Convention, in 1928, presiding at the annual meeting in St. Louis. At the time of his death, he was a member of the executive committee Association of Medical Directors of North America. He probably will be succeeded by A. E. Johann, associate medical director. Dr. George McCreight is assistant medical director.

**Edmund Zacher**, son of **L. E. Zacher**, president Travelers, has just returned from an 18-month cruise around the world, covering 33,000 miles, in the schooner "Yankee."

Battered by storms, hung up on reefs in the South Sea Islands, participating in the filming of famous motion pictures, the 18 young voyagers had a thrilling voyage.

Young Zacher's chronicle of the voyage was for many months a popular feature of the Hartford "Times."

**RECOGNITION**

The clippings here reproduced have one thing in common. They all are visible bits of evidence of the recognition that is continually accorded Northwestern National Life of Minneapolis in the public press. Yet they are only a typical few of the many hundreds of similar items mentioning NWNL found every year in newspapers the country over and in leading magazines of national circulation, such as those whose identifying nameplates or covers are also shown. RESULT: Millions of men and women from coast to coast regularly read about NWNL or see it quoted in their newspapers and magazines.

**NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY**

STRONG - Minneapolis, Minn. - LIBERAL

## NEWS OF THE COMPANIES

### Two Officials Are Promoted

#### Columbian National Life Advances Beardslee and Howard in Home Office Organization

William R. Beardslee becomes superintendent of agents and Lawrence L. Howard sales promotion manager of the Columbian National Life. Mr. Beardslee formerly was home office agency supervisor, and Mr. Howard was advertising manager.

Mr. Beardslee joined the Columbian National in 1935, previously being associated with the Brooklyn National Life as assistant secretary in charge of agency work at the home office. He is a C. L. U. and completed the course

on life insurance in New York University and is a graduate of the Sales Research Bureau course in agency management. A. A. McFall, vice-president, ascribes much of the Columbian National's progress in recent years to Mr. Beardslee's unusual ability.

Mr. Howard went to the Columbian National in 1934, previously having done specialty selling, sales promotion and advertising. He also is a C. L. U. and has been doing agency work as well as handling advertising and sales promotion of the Columbian National. He is expected to do more agency field work.

#### Scott Assistant Treasurer

Romaine Scott has been appointed an assistant treasurer of the Protective Life

of Birmingham. He has charge of the mortgage loan department. He has been connected with the company since 1935.

### Runyon Joins Acacia Mutual

#### Former Equitable Society Eastern Department Official Is Named Superintendent of Agencies

Frank B. Runyon has been named superintendent of agencies for the Acacia Mutual Life. Mr. Runyon was formerly superintendent of agencies for the



FRANK B. RUNYON

eastern department of the Equitable Society. He started with the Equitable in Philadelphia immediately after the war and was with that company for 19 years. From Philadelphia, Mr. Runyon was transferred to Pittsburgh, from which city he went to New York to operate his own agency, later becoming an agency assistant on the staff of the vice-president in charge of agencies at the home office.

### Columbian Mutual Life to Have New Election May 11

MEMPHIS—As provided in a consent decree entered by Chancellor Bejach, the opposed groups led by Lloyd T. Binford, founder and former president, and Scott Fitzhugh, general counsel and former president, will accept results of a special election May 11 by the board of Columbian Mutual Life to determine which faction shall have control.

Mr. Binford will support Stanley Trezevant, Memphis insurance man and former partner of Crump & Trezevant, for president, and John D. McDowell, former vice-president of the Manhattan Bank, for secretary-treasurer. Mr. Fitzhugh will ask reelection of George W. Clayton, president, and G. G. Hart, secretary-treasurer.

#### No Change in Directorate

In his petition, Mr. Binford asked the court to set aside results of the board's annual meeting last January when the office of chairman was abolished and the number of directors was reduced from 25 to 17. He challenged validity of this action and sought an order to restore board membership to its status prior to Jan. 1. The consent decree, however, left the number of directors at 17 and made no reference to the office of chairman.

Due to the resignation of M. D. Williams, the board now has 16 members and the possibility of a tie is indicated in a provision that if a tie vote results

May 11, a further meeting may be held in 10 days thereafter.

George W. Clayton, president of the Columbian Mutual, in a statement said operating expense, including salaries, has been reduced by more than \$100,000 annually since October, 1933, when Mr. Binford resigned as president. At the February board meeting, the president's salary was increased from \$5,000 to \$5,700, that of the first vice-president from \$4,000 to \$4,800 and that of secretary-treasurer from \$3,300 to \$3,900.

### Royal Highlanders Wins in Reserve Settlement Appeal

LINCOLN, NEB. — District Judge Broady has dismissed the appeal of G. R. Wiseman, a policyholder, from an order made by Insurance Director Smrha in relation to distribution by the Royal Highlanders Mutual Life of excess reserves, holding that the court had no jurisdiction because the order did not approve a plan of distribution and hence was not a final order. The court said the order apparently set out a plan devised by the department to which the company had an opportunity to object or propose changes. The record does not authorize any distribution and until an apportionment is made the courts cannot interfere.

Leonard A. Flansburg, attorney for the company, said the directors have submitted a new plan of distribution to the insurance department that contemplates payment to policyholders over a period of time slightly in excess of \$1,000,000 of the \$1,500,000 available reserves. This includes \$810,000, which the company contends is the entire balance of the distributable surplus after credits of \$200,000 to certain policyholders have been set up on its books. The company plan of distribution would be in the form of annuity payments to holders of participating certificates through the period of the life of each or in case of death unpaid balances will be paid in a lump sum to beneficiaries. The court also denied a motion of

### Assistant Medical Director Named by Mutual Trust



DR. DALE SCOTT

Dr. Dale Scott has been appointed assistant medical director of the Mutual Trust Life. He is 37 years of age and graduated from Rush Medical College, Chicago, in 1930. He served as intern at the Illinois Central Hospital in 1930 and as resident surgeon at the same institution in 1931. The past six years he has been in general medical practice at Carthage, Ill., where he also served as local examiner for 32 life companies. He is past president of Hancock County Medical Association.



## CERTAIN

So long as the shock of financial crises can be absorbed by life insurance, the Great Southern will answer the call of its clients and policyholders.

On this enduring foundation, our Representatives are building successful careers, ably assisted by the Company's comprehensive and continuous sales training program.

We invite your inquiry concerning our attractive contract direct with the Home Office.

## GREAT SOUTHERN LIFE INSURANCE COMPANY

E. P. GREENWOOD  
President

Home Office  
HOUSTON, TEXAS



Wiseman's attorneys to examine with an auditor of his own choosing the books and records of the company.

## Reliance Life 35 Years Old

**Vice-President Jamison and Treasurer Snodgrass Among Original Employees; Marked Growth Is Recorded**

PITTSBURGH—The Reliance Life observed its 35th anniversary, which was also the 35th anniversary of the service of Jay N. Jamison, executive vice-president, and William J. Snodgrass, treasurer.

The Reliance Life was organized in 1903 by the late Judge James H. Reed and T. H. Given, who was then presi-



JAY N. JAMISON

dent of the Farmers Deposit National Bank, and their business associates.

Assets have grown from \$2,000,000 capital and surplus to more than \$110,000,000, and life insurance in force today amounts to more than \$458,000,000. The Reliance has a field force of more than 1,000 and 301 branch offices. Arthur E. Braun succeeded to the presidency when the first president, Judge Reed, died in 1927. He is also president of the Farmers Bank.

Mr. Jamison started as a clerk with Reliance May 4, 1903, and became head of the actuarial department four years later. He served as head of the policy department and assistant secretary before being made vice-president in 1930.

Mr. Snodgrass is the only surviving original officer. He was assistant treasurer when the firm began business, and was made treasurer in 1930 after the death of George V. Moore.

Robert E. Keeley, Chicago district manager, was the first to qualify for the 35th anniversary club by writing \$35,000 worth of business in May.

## To Have San Francisco Office

V. J. Adams, superintendent of agencies for the Reliance Life in the western division, has established headquarters in the San Francisco agency office. At present Mr. Adams is on an agency trip through Oregon and Washington.

## Bulkley Made Director

George G. Bulkley, president Springfield Fire & Marine, has been elected a director of the Massachusetts Mutual Life. He is a native of Connecticut and has had a long experience in fire insurance. He entered the service of the Springfield F. & M. in 1911 as a special agent. He became assistant secretary a year later. He was made president in 1937. Mr. Bulkley has three sons in insurance: Grant Bulkley of Chicago, who is secretary of the Springfield F. & M. group; Charles G., state agent of the Aetna Fire with headquarters in Syracuse, and Chester B., a partner in the

local agency of Field, Eddy & Bulkley at Springfield, Mass. Another son, James S., is a member of the law firm of Small, Brooks & Bulkley of Springfield.

## Southwestern Life, Cal., Expands

The Southwestern Life of Los Angeles, organized in 1927, has taken over the Pioneer Life and the Mt. Whitney Mutual Life Association. A new home office has been erected at 8153 Santa Monica boulevard.

The merger gives the southwestern \$3,000,000 life insurance in force. J. L. Baum, president, announces that an expansion program includes the establishment of an accident and health department with a larger sales force and personnel.

Mr. Baum's son, W. F., is vice-president; H. W. Graeber, secretary; D. A. Hayden, assistant secretary; W. R. Fablinger, auditor; V. H. Wood, general counsel.

The new building is a handsome structure of white stone, equipment modern and efficient in every respect.

## Pacific Mutual Party

LOS ANGELES—Home office employees and executives of the Pacific Mutual Life held their annual spring party with more than 1,000 being present.

# SALES MEETS

## Bankers of Iowa Managers Pledge Production Quotas

Apprised of the fact that new life insurance sales of the Bankers Life of Iowa for the first quarter were off less than 7 percent, its 56 agency managers promised to take up that slack during the second quarter, when they assembled in Des Moines for their semi-annual meeting. The pledge was made to officers who conducted the three-day session at Des Moines. Various phases of the training course for new salesmen, which is proving highly successful, were discussed at length. Plans for agency activities the rest of the year, particularly the annual observance of "President's Month" in June, were considered.

## Hull Speaks in Mississippi

JACKSON, MISS.—J. Roger Hull, assistant superintendent of agencies Mutual Life of New York, a native Mississippian, and formerly with the Jackson agency at Meridian, spoke to the nine Jackson qualifiers for the National Field Club convention in San Francisco in June. James P. McNeil, manager, reports that this is the largest Mississippi delegation in the history of the Jackson agency.

## Beck Agency Meets

J. H. Beck, agency manager, Bankers Life of Nebraska, for seven counties, held an agency meeting in Denison, Ia., to outline a program for a May business drive. Fred Sanders, secretary, was present from Lincoln.

## Talks on Salary Savings

NEWARK—B. Starr, in charge of the salary saving department of the Connecticut Mutual Life, spoke at the agency meeting here on "Salary Saving Coverage." John A. Ramsey, general agent at Newark, presided.

## Union National Meet

Forty field men of the Union National Life of Nebraska attended a two days sales conference at Lincoln, Neb. President W. E. Barkley outlined the investment policy of the company and the results that have been attained, and Former Governor A. J. Weaver, who has been active in developing a field for the company discussed insurance estates. Bert Rodgers, vice-president in charge

of production, told the agents that the company had gained more than \$2,000,000 last year compared with \$1,000,000 the year before, and that with recent rains and renewed business and higher farmer morale the 1938 should be \$3,000,000.

## Lamar Life to New Orleans

The annual agency convention of the Lamar Life will be held in New Orleans Aug. 9. Immediately following the convention, members of the All-Star Club will be given an eight day cruise to points in Central America.

## Equitable Conference in St. Paul

ST. PAUL.—More than 50 of the leading producers of the Equitable Society are expected to take part in a week's sales conference here beginning May 9. Representatives of the Krueger, Shea and Keating agencies will come from Minnesota, North and South Da-

kota. Dan Mason of the home office will be the instructor.

On the final day of the conference all district managers and field assistants of the S. D. Krueger agency will hold a meeting in St. Paul.

## Sales Clinic in Toledo

A sales clinic for northwestern Ohio representatives of the New York Life was held in Toledo, under direction of C. J. O'Connell. Banquet followed the sessions.

## Theisen Agency Meets

LINCOLN, NEB.—Thirty agents of the Northwestern Mutual Life were guests of Ralph L. Theisen, recently named general agent. A day's sales congress was held after which the party went to Omaha to join in the farewell party to Franklin Mann, retiring from the general agency for Nebraska. At the meeting as participants were Mr.



## "But Where Shall I Find the Money?"

"I know that if I step out, my family must step down. I know that more insurance would fix things up. But where shall I find the money?"

For the father striving to plan ahead for his family, there is now a practical answer. New Convertible to 65 contract with Family Income requires very little outlay.

It includes low cost insurance to age 65 and additional protection at still lower cost for the first twenty years, when resources are likely to be limited and family responsibilities especially great.

For example, at age 35, protection guaranteeing \$10,000 to \$34,000 costs \$226.10 a year.

For folder and rates, other ages, address

**Connecticut General Life Insurance Company**  
Hartford, Conn.

Mann; Warren L. Lundgren, assistant director of agencies, and General Agents Ralph Hamburger, Minneapolis; C. H. Poindexter, St. Louis; Sam C. Pearson, Kansas City, and R. H. Pickford, Cedar Rapids. The general agency is removing to larger quarters on the fourth floor of the Stuart building.

### Conference in Atlanta

ATLANTA—The State Mutual Life will hold a regional meeting here on May 12-15, it is announced by Henry M. Powell, general agent for Georgia. Stephen Ireland, vice-president and superintendent of agencies; Irving T. F. Wayne, general counsel, Dr. H. H. Amiral, medical director, and James S. Eteson, assistant superintendent of agencies, will attend.

General agents who will be present are Benjamin Cottrell, Richmond, Thomas F. Hazen, Jr., and Jeff Gros, Knoxville, Tenn., and Henry P. Foust, Greensboro, N. C.

## News of Pacific Coast States

### Indianapolis Life Correction

It has been stated that the Indianapolis Life had indicated its intention of retiring from California. President E. B. Raub states that no such action is contemplated.

### Speaks to Pacific Mutual Agents

Samuel H. Beckett, deputy insurance commissioner of California, addressed the agents of the Pacific Mutual Life in the central California area at Stockton, on life insurance selling. He also outlined the company's financial statement and the progress of the company during the past year. He was accompanied to Stockton by Ted Dreyer, manager of the Oakland office and Leon Campbell, veteran agent of the company in that territory.

### May Is Hill Month

Arthur J. Hill, California manager for the State Life of Indiana, will be honored in May by all agents of the company in recognition of his 25th anniversary with the State Life. May is also Mr. Hill's birthday month and for many years past May has been "Hill Month" in California.

President Robert E. Sweeney issued an "open letter" to Mr. Hill printed on silver stock and featuring a full page photo of Mr. Hill. It was sent to all agents. Mr. Hill joined the State Life in San Francisco 25 years ago without any previous life insurance experience. For many years his agency has been the company's leading district sales organization.

### Wisconsin Results in 1937

Total life insurance business written in Wisconsin in 1937 was \$319,238,389, the insurance department reports. Of this amount \$179,590,344 was ordinary, \$57,012,418 industrial and \$82,365,627 group. In 1936 the total writings were \$280,883,388 and in 1935 they were \$272,714,820.

Insurance in force in Wisconsin at the end of the year amounted to \$2,376,218,307, a gain of about \$165,000,000.

Metropolitan Life writings in 1937 in Wisconsin were \$72,571,354; Prudential, \$66,840,574; Aetna Life, \$23,715,598; Northwestern Mutual, \$21,298,009; Equitable Society, \$15,301,629; Travelers, \$13,208,144; Mutual Life, \$7,024,475; Lincoln National Life, \$6,828,893; Old Line Life, \$6,563,050; John Hancock, \$6,107,396.

### Day to Speak at Lincoln

C. C. Day, Oklahoma City general agent of the Pacific Mutual Life, will speak to the insurance subdivision of the Lincoln, Neb., chamber of commerce May 11 on the "The Philosophy of Living."

## NEWS OF LIFE ASSOCIATIONS

### Illinois Meeting Planned

**Managers Session on First Afternoon to Be Followed by Election—All Day Congress**

Preliminary plans for the Illinois Association of Life Underwriters annual two-day convention May 20-21 in Bloomington, including a general managers and supervisors special meeting, have been announced by President William M. Lateer.

The managers and supervisors session will be held the first afternoon with Philip B. Hobbs, Chicago, manager Equitable Life Society and first vice-president of the association, presiding. Charles J. Zimmerman, Chicago general agent Connecticut Mutual Life and National association secretary, and Warren V. Woody, Chicago, Equitable Society manager, will speak. About fifty are expected to attend that meeting at which general executive problems are to be discussed.

### General Convention Session

At 4:30 p. m. the first general convention session will be held at the Lake View country club with between 300 and 400 present. Committee reports will be given and officers elected. Mr. Lateer will preside.

A dance will follow a 6:30 o'clock dinner in the country club. George J. Mecherle, president State Farm Life, host company to the convention, and Eugene Hieser, convention entertainment chairman, also of the State Farm Life, have promised other entertainment.

The all day sales congress will start at 9:30 a. m. May 21. Mr. Lateer is to preside Saturday morning, with Mr. Hobbs in charge during the afternoon.

### Schwinn, Johnson to Speak

Mr. Zimmerman will give his famous talk, "Sales Motivation." M. F. Schwinn, Northwestern Mutual Life at Beaver Dam, Wis., who appeared at the sales congress a year ago and made a great hit with his talk on "Rural Selling," will make a repeat engagement. He has been on the circuit a good deal this winter and is a most popular speaker. He was secured by B. J. Stumm, general agent in Aurora, Ill., for Northwestern Mutual.

At great inconvenience to himself, Holgar J. Johnson, general agent in Pittsburgh for Penn Mutual Life, and vice-president of the National Association of Life Underwriters, has agreed to make the trip. He will give the talk that he made in New York that made such a great hit there just a few weeks ago.

P. B. Hobbs was pressed into service just two weeks ago as program chairman for the meeting.

**Providence, R. I.**—The federal government's social security program and insurance company payments were compared by O. Sam Cummings, president of the National association. "The government debt will have to be paid by generations to come, whereas life insurance on which these payments have been made were paid for by this generation and the generations of the past," he said. There was \$21,561,000 more insurance in force in Rhode Island at the end of 1937 than in 1936 and 9,154 more policies, reported Insurance Commissioner Cummings. Mr. Cummings stated that, except for 1931, the amount of insurance in force in Rhode Island in 1937 was the highest in 11 years.

A bill to allow savings banks to issue life insurance policies, presented at the Rhode Island general assembly during the past session, was killed. President Cummings congratulated Commissioner Cummings for "having the guts to stand up and tell the people of the state that savings bank insurance is not the sort of thing that would serve their best interests."

### Well Rounded Texas Program

**General Agents and Managers Meet June 2-3, Followed by Association's Regular Sessions**

DALLAS—Increased attendance is made possible for the annual convention of the Texas Association of Life Underwriters and the general agents and managers section in Galveston June 2-4 by the time arrangement of the program. The first session of the general agents and managers will be held June 2 in the afternoon and their gathering will conclude the next morning. The underwriters will hold their first session June 3 in the afternoon and will conclude the next morning. By leaving the mornings open a large number will be permitted to leave their homes the day of the meeting and still arrive in time for the convention sessions.

### Discuss Older Men

Jul B. Baumann, Pacific Mutual, Houston, will be general chairman of the managers and general agents section and will outline the theme of the meeting. The talks are divided into four sections. In the first section H. D. Mouzon, Jr., Amicable Life, Fort Worth, will speak on "Getting Ready to Build" and George V. Brooks, Southwestern Life, Fort Worth, will discuss "Finding the Man." In the second section Ross Priddy, Southland Life, Dallas, will talk on "Training That Pays" and H. Thad Childre, State Mutual, Dallas, on "Supervision That Pays."

In the third section Saturday morning, G. Archie Helland, Connecticut Mutual, San Antonio, will discuss "Stimulation for the Old and the New Man" and Bert Perry, Reliance Life, San Antonio, "The Post-Graduate in Training." In the fourth section William Harrison, Houston, Union Central Life, will discuss "Financing Plans" and Homer G. Hewitt, Houston, Northwestern National, will discuss "Supervision

### Complete Program for the Kansas Meeting in Salina

The program is announced for the sales congress of the Kansas State Association of Life Underwriters in Salina, May 13-14.

R. G. Denison of Salina is program chairman. General agents and managers will engage in a golf tournament the first afternoon and will have a dinner at the Salina Country Club. That evening there will be a sales seminar for the general agents.

L. E. King, New England Mutual, Topeka, will preside at the sessions the next day in his capacity as president of the state association.

Grant Taggart of Cowley, Wyo., the colorful million dollar producer for California-Western States Life, will give an address on "Volume Through Many Applications" and O. Sam Cummings of Dallas, president National association, will talk on "Our Opportunities and Obligations as Life Underwriters."

Following the luncheon Dr. H. T. Hill, department of public speaking Kansas State College, will give an address "Lo, the Poor Prospect." At the afternoon session A. B. Olson, agency vice-president Guarantee Mutual Life, will talk on "Added Responsibility." The day will close with a business meeting.



LYMAN E. KING

as a Problem." The business session will precede the luncheon at which Paul G. Bell, assistant general agent State Mutual in Houston, will speak on "The Producer in His Relationship to His General Agent or Manager."

Frank E. Simmen, president of the Galveston association and chairman of arrangements, will introduce Mayor Levy of Galveston to welcome the visitors at the general session. Following the annual report of President O. D. Douglas of the Texas association, Joseph S. Smith, Houston, general chairman of arrangements for the National association convention there in September, will outline details of the convention plans. The annual business meeting will be held Friday afternoon including selection of next meeting place and election of officers.

### Banquet and Dance

The annual banquet and dance will be held Friday night, the banquet at the Galvez and the dance at the Buccaneer.

Saturday morning there will be the report of the resolutions committee and talks by O. Sam Cummings, Dallas, president of the National association, and by Paul Ussery of the Fidelity Union, Clarksville, whose topic is "Our Opportunities and Responsibilities as Life Underwriters."

The annual luncheon honoring the members of the Texas Leaders Round Table will be the concluding event Saturday. Bishop Sam R. Hay, Houston, Methodist Episcopal Church, South, will speak on "Responsibility of Leadership" and certificates will be presented to the leaders by Mr. Douglas.

### Pennsylvania State Meeting

**Continuous Sales Effort Stressed by Holgar Johnson—Hull and Peterson Among Speakers**

HARRISBURG, PA.—Continuous sales effort is important in a market such as exists today, declared Holgar J. Johnson, Pittsburgh general agent of the Penn Mutual and vice-president of the National Association of Life Underwriters, at the sales congress of the Pennsylvania State Association of Life Underwriters here.

Analyzing figures compiled in his own agency, Mr. Johnson showed that the falling off in business was in direct proportion to the dropping off of effort on the part of agents. It has been estimated that one sale is made in every seven presentations, he said. Steacy E. Webster, general agent Provident Mutual in Pittsburgh, opened the meeting as state president. Eric G. Johnson, associate general agent Penn Mutual, Pittsburgh, western vice-president of the association, also presided.

### Hull and Peterson Talk

Other speakers were Roderick Pirnie, Massachusetts Mutual agent at Springfield, Mass.; Vaughan C. Chambers, Provident Mutual agent at Philadelphia; Roger B. Hull, managing director National association, and C. Petrus Peterson, general counsel Bankers Life of Nebraska.

Russell U. Hergesheimer, general agent Northwestern Mutual at Philadelphia, presided at the morning session and Earle H. Schaefer, general agent for the Fidelity Mutual at Harrisburg, was chairman at the luncheon. P. B. Rice, general agent Equitable Life of Iowa at Harrisburg, was general chairman of the congress.

The semi-annual meeting of the association was held preceding the congress.

### J. A. Risk Honored in N. D.

At a meeting of the North Dakota Life Underwriters Association in Fargo, John A. Risk, retiring general agent of the North American Life of Chicago, was presented with a Gladstone bag by the members of the North Dakota Life



Underwriters in testimony. He was a charter member of the association when it was founded in 1912.

Mr. Risk responded and announced that his successors are C. J. Robideau and Jake Kneifel of La Moure, N. D., who for the time being will not move to Fargo.

M. H. Toussaint, Penn Mutual, and Joe Crary, Northwestern National Life, discussed the annual message project. Plans were made for the breakfast meeting to start the week.

### Aim to Make Annual Message All Year Around Campaign

KANSAS CITY—Those in charge of this year's Annual Message of Life Insurance week hope to accomplish an all year around campaign of public education concerning life insurance and the life agent, Joseph C. Behan, vice-president Massachusetts Mutual and Annual Message chairman told the Kansas City Life Underwriters Association.

George E. Lackey, Massachusetts Mutual general agent at Detroit, outlined his committee's program of cooperation with attorneys over the country on life insurance, and Ralph Hamburger, general agent of the Northwestern Mutual at Minneapolis, spoke on modern methods of selling.

Every salesman, when he starts out in the morning, is seeking someone to "look him over," said Mr. Hamburger. Underwriters can sell life insurance if they can make a man think, and most first year lapses (by actual test) are due to the fact that the prospect bought without thinking.

Herbert A. Hedges, national trustee and general agent of the Equitable Life of Iowa, presented Charles L. Scott, 35 years with the Massachusetts Mutual and now general agent, a script from the association.

El Paso, Tex.—Prizes were awarded by D. W. Wiggins, president College of Mines of El Paso, to the winners of the essay contest. Malcolm Webb, Jr., Life of Virginia, presided as president of the El Paso association.

Montreal, Can.—The annual meeting will be held May 12. Alex Irving, president Dominion association, will be guest speaker.

Following are nominations: Jean Carreau, Excelsior Life, president; C. F. Hohlstein, Great West Life, first vice-president; J. G. LeDroit, second vice-president; Hugh E. Whipples, Mutual Life, honorary secretary-treasurer; directors: Frank Robinson, Mutual Life, past president; L. E. Joncas, Travelers; L. C. Ellison, Confederation Life; J. Cooper Smeaton, Sun Life; A. Provost, Manufacturers; Vernon H. Hopper, Canada Life; Hugh MacGregor, Manufacturers; C. A. Beaudet, Metropolitan.

Columbia, S. C.—F. Dawson Beattie of the inheritance tax division of the South Carolina tax commission office spoke on "The Part Insurance Plays in Solving Tax Problems."

Evansville, Ind.—Ivan V. Snyder of the Indiana University's life insurance school faculty spoke this week.

Colorado—At a breakfast meeting in Denver, George H. Harris, public relations officer Sun Life of Canada, was the speaker.

Richmond, Va.—Roger B. Hull, managing director National association, spoke on "64 million people—110 billion dollars of life insurance." This vast reservoir of money, he said, will do inestimable good. It will provide for widows and orphans, help the aged and serve other beneficial purposes in practically all parts of the country.

The Annual Message of Life Insurance week will be opened with an "early bird" breakfast Monday morning. The guest speaker is Congressman Dave E. Satterfield of the Richmond district.

Northern New Jersey—Life insurance agents no longer are engaged at random, O. Sam Cummings, president of the National association, said at a luncheon

### What One Pays in the Way of Taxes

MINNEAPOLIS—Three and one-third months of one's rent money each year goes for taxes, if he lives in a house; seven weeks' rent is taken by taxes in the case of an apartment dweller. Of 48 United States cities reporting in a survey made by the Northwestern National Life, 29 have increased their realty tax rates over the preceding year. Rents, which rose along with taxes in 1937, have receded somewhat since the first of this year, but the tax collector still gets about the same proportion of the rent dollar as he did a year ago—not quite 29 cents, if one lives in a detached house, and slightly over 14 cents if he is an average apartment dweller, the study shows.

meeting in Newark. They are chosen through rating scales by which their experiences and background are rated to determine their fitness, said the speaker.

"Of necessity our first step in improving representation has been the constructive but nevertheless negative task of eliminating the unfit," said Mr. Cummings. "That must go on. But now we must emphasize the affirmative, positive side of building into our sales organizations the kind of men and women who will not, at some date after employment, have to be eliminated."

It was "Past Presidents Day" for the local association. Those present were T. F. Keer, L. D. Day, W. R. Baker, S. B. Rote, Fred Lieberich, Jr., C. J. Schmitz, E. D. Finch, Sr., C. E. Hooper, H. C. Lawrence, C. J. Zimmerman, J. E. Clayton and John Binns.

Boston—President O. Sam Cummings of the National association, after outlining the accomplishments of legal reserve life insurance, attacked savings bank life insurance, which is now a controversial matter in the state legislature. He termed it socialism and a direct threat to the American agency system. He reviewed the recent action of the New York legislature and urged the local life underwriters to continue the fight. Merle G. Summers, legislative representative, reported on the progress of the savings bank life insurance measure in the legislature, which calls for limiting the amount anyone can take out in all the 24 banks to \$3,000.

President W. N. Watson announced Ernest W. Owen, Detroit manager Sun Life of Canada, will speak May 26.

St. Paul — Jack Lauer, Cincinnati, chairman of the Million Dollar Round Table, will speak at the June meeting.

Oklahoma City—The Oklahoma association sponsored a seminar conducted by A. M. Anderson of Los Angeles. A. W. Litz, Nashville, in charge of Tennessee and Kentucky for the Great Southern Life, will speak at the May meeting. The association will have charge of the program at the Friday Forum of the Chamber of Commerce May 13, as part of the Annual Message of Life Insurance program.

Tulsa, Okla.—The association has been incorporated by Frank R. Fee, John M. Andrews, Jr., and W. E. Richardson.

Cleveland—O. Sam Cummings, National association president, will speak May 10, on "The Essentials of Life Insurance Sales Success." He will go on the air for a 15-minute talk on life insurance over radio station WGAR from 3:30 to 3:45 p. m. that day and will address the Cleveland Life Insurance Executives Club at a dinner meeting on "Selection of Agents."

Cincinnati—Life insurance week will get under way with a breakfast at 8:15 a. m. May 9 at Hotel Sinton, the principal speaker being Rev. Frank Nelson of Christ Church. Winners in the essay contest will be announced and the prize winning essay read. Two door prizes will be awarded. G. J. Woodward, Equitable Society, is entertainment chairman.

Springfield, Mass.—Dr. V. L. Short, efficiency expert, spoke on "Personal Efficiency." He is president Institute of Human Science, New York. C. C. Merriam, general agent Union Central, is association president.



## We Have a Rendezvous With Destiny

Somewhere out on the horizon of time, there is a signal for every man and woman. When it flashes, life insurance justifies its existence.

The signal may come through the wish for voluntary retirement or the grim reaper may beckon. When it comes, and however it comes, the man or woman who has relied on life insurance—annuities or a straight life program—for the cornerstone of his savings plan, is at peace with the world.

The sooner you plan your future, the better your future will be, for YOU have a rendezvous with destiny and The Friendly Company is here to help you solve your destiny.

## PEOPLES LIFE INSURANCE CO.

"The Friendly Company"

FRANKFORT

INDIANA



Plan THEIR protection and YOUR satisfaction through—

SUN LIFE OF CANADA

HEAD OFFICE MONTREAL

An example of press advertising recently released by the  
SUN LIFE OF CANADA

## LIFE AGENCY CHANGES

### Faser Succeeds Manuel Camps

**Penn Mutual Transfers New Yorker to Boston—F. H. Meyer of Yonkers Fills Manhattan Vacancy**

The Penn Mutual Life announces two important general agency promotions. Henry M. Faser, Jr., general agent in New York City, will succeed Manuel Camps, Jr., who has resigned as general agent in Boston. Frank H. Meyer, general agent at Yonkers, N. Y., will succeed Mr. Faser in New York City.

Mr. Faser is the Penn Mutual's youngest general agent, and conducts a young men's agency. A native of Mississippi, he is a graduate of the University of Mississippi. He took his masters degree in Philadelphia at the Wharton School of the University of Pennsylvania. In his sophomore year in the University of Mississippi he had decided upon a life insurance career, and started selling for the J. N. McLean agency at Jackson, Miss. In 1932 he qualified for the C.L.U. designation, and entered John A. Stevenson's Penn Mutual general agency in Philadelphia. He immediately began personal production, paying for \$174,000 in his first year, on 61 lives. In 1933, he was appointed unit manager. The next year, in addition to his managerial activities, he wrote over \$300,000 on 107 lives.

#### Young Men's Agency

In 1935, at the age of 25, he went to New York City as a general agent, to begin an interesting experiment there. Starting from scratch, he was to build an agency of young men only, none over 30 to receive a contract, and college graduates preferred. Within three years he has built a promising agency of 17 young men who are producing an annual total of over a million dollars. The agency has had 28 consecutive monthly plus signs. A live wire with a brilliant mind, possessing a most popular personality, Mr. Faser has displayed unusual leadership. During the present year he has been conducting a course in life insurance in the Fordham University business school.

Mr. Meyer was a student at Ursinus College in Pennsylvania when in 1918 he enlisted in the Student Officers Training Corps of the U. S. Army. After leaving the army he entered upon eight years' service in casualty insurance in Philadelphia. He changed over to life insurance in 1927, at the same time taking Dr. Huebner's course at the Wharton School. In 1929 he joined the Penn Mutual's Bourne & Durham agency as manager of its Philadelphia unit. This group, over a five-year period, with 20 full-time men, averaged over two millions a year. In 1934 Mr. Meyer was transferred to Yonkers on the assignment of creating a Penn Mutual organization there. His group of young men in Westchester county lead the company in average premium per thousand. In taking over the leadership of the Faser agency Mr. Meyer will retain the Yonkers group as a unit.

#### Prouty Opens Branch Office

Phineas Prouty, Los Angeles general agent Massachusetts Mutual Life, has opened a branch office at 1212 Hartwell, Long Beach. Lawrence A. Collins, associated general agent, will be in charge of the new branch.

#### Hovey Is Director of Sales

John V. Hovey, for five years with the Connecticut Mutual Life office in Madison, Wis., has been appointed director of sales for the Madison district. He succeeds J. A. Diefenbach, who became general agent in St. Paul several months ago.

### State Mutual Advances Three

**Hawkes Takes Buffalo Post as Merrill Retires—Martin and Coffman Named at Columbus**

F. A. G. Merrill, 37 years with the State Mutual, more than 35 years Buffalo general agent, will retire June 1, becoming general agent emeritus. E. E. Hawkes, Jr., who has served the State Mutual as agency supervisor and Columbus, O., general agent, will become Buffalo general agent. Stanley E. Martin and Stanley K. Coffman have been advanced to general agents in Columbus, as Martin & Coffman.

Dean of State Mutual underwriters, and known nationally for his activities in helping build up the New York State and Buffalo Underwriters Associations, Mr. Merrill has been in life insurance since 1890, starting with the Cleveland agency of the Penn Mutual and serving as office manager and agency supervisor before he joined State Mutual in Cleveland in 1901.

After serving as supervisor for State Mutual in Cleveland for 20 months, Mr. Merrill became general agent in Buffalo Jan. 1, 1903. He was president 25 years ago of the Buffalo Life Underwriters Association, and was first president of the Buffalo Life Managers Association. Now an honorary member of the New York State Association of Life Underwriters, he was its first active president.

In June, 1937, at a company convention in Swampscott, Mass., Mr. Merrill was made president for the second time of the State Mutual General Agents Association, the only person to attain that distinction. When the group was organized in 1904 Mr. Merrill became its first secretary, writing the association's by-laws, and was advanced to president in 1912.

#### New Appointees' Careers

Mr. Hawkes, who has been Columbus general agent since 1934, joined State Mutual two years earlier, starting as agent in the J. C. Caperton office, Chicago. He was supervisor there before his promotion to Columbus. He attended

### Goes to Baltimore



J. V. BREISKY

J. V. Breisky, who has just become manager of the Baltimore office of the Connecticut General Life, goes there from Pittsburgh, where he has been assistant manager for the past three years. He has been with the Connecticut General since 1933.

Lake Forest College and the University of Michigan, taking his A.B. degree and completing a business administration course. W. S. Hayes, now Davenport general agent, and O. M. McGee, heading the Toledo office, were formerly assistants to Mr. Hawkes.

Mr. Martin, for several years a member of the Million Dollar Round Table, and nationally known, has been with State Mutual in Columbus since 1935. A star producer, he has been an outstanding success on two National Association of Life Underwriters convention programs. Mr. Coffman, 13 years Connecticut Mutual general agent in Columbus, O., became associated with State Mutual Jan. 1. He has been in the insurance business since he was 20 years old, beginning shortly after his college training at Marshall College. He has had 25 years of sales experience as general agent and agent. He is president of the Columbus Life Managers Association and belongs to many other organizations.

### Oklahoma City and Lansing General Agents Are Named

George H. Stroud of Oklahoma City has been appointed general agent for nine Oklahoma counties by the Guarantee Mutual Life of Omaha. He has been Oklahoma manager of the Reliance Life since December, 1936, and has had 10 years' experience in life insurance field work. Mr. Stroud was formerly general agent of the Bankers Life of Nebraska and field assistant of the Travelers in Oklahoma. His office is at 962 First National Bank building, Oklahoma City.

The Guarantee Mutual has named Ray Throop of Lansing, Mich., general agent for nine central Michigan counties north of Lansing. He has operated a general agency in Lansing for 12 years and is president of the Lansing Association of Insurance Agents. He has had considerable experience in teaching both life and general insurance in the public evening school at Lansing.

### Changes at Salt Lake City, Billings by Mutual Life

The Mutual Life of New York has transferred Manager Carson E. Bechtel of Billings, Mont., to be manager at Salt Lake City, Utah, effective July 1. Mr. Bechtel will succeed Manager Charles F. Barrett, who retires under the company's plan.

Mr. Barrett joined the Mutual Life at Salt Lake City in 1918 as supervisor of agents and has been manager of the agency there for the past 16 years. Mr. Bechtel became associated with the Spokane agency of the Mutual Life in 1916 after spending a number of years in the banking business in that city. In 1928 he was made agency organizer at Billings, Mont., later serving as a district manager and since 1933, as agency manager. At one time he was a member of the Montana legislature.

Mr. Bechtel will be succeeded as manager at Billings by W. La Von Robison. He has been with the Mutual Life's Salt Lake City agency since 1924 and has been one of its leading producers, having been frequently on the company's leaders' lists and a member of its National Field Club. In 1936 he was made agency organizer at Salt Lake City.

#### Name Watters in New Orleans

John S. Watters, formerly with the Travelers, has been appointed general agent in New Orleans by the Occidental Life of California.

#### Stephens Is Utah Manager

The Colorado Life has appointed D. C. Stephens manager for Utah with headquarters at Salt Lake City.

Mr. Stephens has had many years' experience in the insurance business and

### E. C. Danford Returns to Mutual Life in Columbus



E. C. DANFORD

E. C. Danford has been appointed agency organizer for the Columbus, O., agency of Mutual Life of New York under Manager Robert W. Weathers, succeeding Thomas B. Read, who was recently made manager at Des Moines.

Mr. Danford was with Mutual Life at Columbus in 1935. In 1936 he joined the John C. Dexter agency of Columbus Mutual Life. In October, 1937, Mr. Danford was called to the home office of Columbus Mutual and made director of field training.

is well known among accident and health men in the Rocky Mountain territory. He is a native of Utah and most of his life has been spent there, with the exception of a few years in California where he was in the real estate business.

#### Stone Takes Peoria Post

S. J. Stone, for seven years with the Franklin Life at Springfield, Mo., has been transferred to Peoria, Ill., as general agent covering 17 central Illinois counties. W. W. Bassett, Peoria, district superintendent, will continue in that post. Offices will remain at 615 Central National Bank building.

#### Opening Ohio Agencies

The Union Labor Life has opened an agency in Columbus, O., with Glen W. McCabe as general agent. Other agencies will be opened in Cincinnati, Cleveland, Toledo and Akron. Mr. McCabe formerly was president of the Flat Glass Workers of America.

Walter S. Toole has been named district representative by the Southern Life of Georgia for Augusta, Ga., and surrounding territory.

#### Asks Job Dole Liberalization

A proposal for modification of the ban on WPA employment for jobless persons eligible for small unemployment insurance payments has been made by State Senator R. E. Kennedy of Maryland to Harry L. Hopkins, WPA administrator. Large numbers of persons in Baltimore, Senator Kennedy said, are debarred from WPA because they are entitled to unemployment insurance payments, even though these payments do not suffice for support of their families. Investigation shows, he said, that many unemployment insurance allotments amount to only \$6 or \$7 a week, and supplementary assistance in such cases must come from direct relief funds, which are limited and inadequate.

Miss Dorothy Jane Adams, daughter of Claris Adams, president Ohio State Life, and Berend Von Bremen were married at Columbus, O. Both attended the University of Michigan. Mr. Von Bremen is secretary of the chamber of commerce, Greenville, O., where they will reside.



## VIEWED FROM NEW YORK

By R. B. MITCHELL

### Camps to New York City

**Heads New General Agency Established There by John Hancock Mutual Life**

The John Hancock Mutual Life of Boston is opening a general agency in uptown New York City and has appointed Manuel Camps, Jr., as general



MANUEL CAMPS, JR.

agent. Mr. Camps has been general agent of the Penn Mutual at Boston since 1932 and has been in life insurance since 1925, when he became an agent of the Penn Mutual in Utica, N. Y. In 1927 he was appointed a supervisor at Utica and the next two years built a unit from scratch.

He was appointed general agent at Providence, R. I., in 1929. In three years there, he built up an agency of 30 full-time men. He was general agent in Atlanta for seven months before going to Boston. He has been a general agent for 112 months and has shown plusses in production for 100 of those months. He is unusually well known among the life insurance fraternity and has held many important posts. He has been a director of the Utica and Providence Life Underwriters Associations, president of the Boston association and is now president of the General Agents & Life Managers Association of Boston. He was keynote speaker at the National Association of Life Underwriters meeting in Milwaukee in 1935. He has a well-earned reputation for training leaders, evidenced by the fact that eight men who have previously been associated with him as agents and supervisors are now general agents.

### April Business of Two Agencies

April business of the J. S. Myrick office of the Mutual Life in New York City was \$1,587,546 as compared with \$2,466,234 for April, 1937. Total paid business for the first four months was \$6,826,161 as against \$9,977,108.

The Charles B. Knight agency, incorporated, of the Union Central Life in New York City had a total paid business for April of \$1,401,037 as against \$1,475,762 for April, 1937.

### Leads Continental American

M. J. Hancel, general agent, Continental American Life, New York City, has received a congratulatory telegram from agency Vice-President William M. Rothaermel of the agency's April production. Paid business was approximately \$500,000 and written business was close to \$1,000,000. The Hancel agency is now the leading office of the Continental American, Mr. Rothaermel stated in his wire.

Mr. Rothaermel also wired Murray April, associate general agent, that he led the entire field force in paid personal business.

### Appoints Branch Manager

**Knight Agency Names S. L. Zeigen for Midtown Post and Cahn Agency as Bronx Headquarters**

The Charles B. Knight agency of the Union Central Life in New York City has appointed S. L. Zeigen, supervisor in charge of its midtown office, 250 Park avenue. At the same time it appointed Harry Cahn & Sons, long-established general insurance agency, as branch manager for the Bronx at 384 East 149th street. Mr. Zeigen will be in charge of life insurance production for the latter office as well as for the midtown office.

During his entire life insurance career Mr. Zeigen has been among the leading producers of his company and agency. He is a graduate of Brooklyn law school and was admitted to the New York bar in 1926. He received the C. L. U. designation in 1934 and has been active in the educational committee's work in the New York chapter.

Because of his unusual background and training, Mr. Zeigen is particularly well qualified to handle tax and estate problems. Dividing his time between the midtown and Bronx branches, Mr. Zeigen will be working in territory with which he became thoroughly familiar in his previous connection, which was with the Phoenix Mutual Life.

The Cahn agency, one of the leading Bronx general insurance offices, represents a number of well known fire and casualty companies. Its president, Harry Cahn, is a member of the Bronx and the New York City real estate boards. Edwin Cahn, treasurer, is an insurance man by profession and is a member of the Bronx Insurance Men's Association. A. W. Cahn is secretary of the Cahn organization.

The Knight agency's midtown office has hitherto had no one directly in charge but was run from the downtown office. The agency has not been represented in the Bronx for some months, the members of the former Bronx office having shifted their base of operations to the main office.

### "Fraser Facts" Revived

After a lapse of 10 years, the Fraser agency of the Connecticut Mutual Life in New York City has revived its house organ, "Fraser Facts." Publication of this four-page monthly resume of agency news ceased in 1928 when M. J. Sackerman left the agency to become general agent of the Massachusetts Mutual in Brooklyn. Mr. Sackerman resigned as general agent and is now back with the Fraser agency and is once more editor of the "Fraser Facts." Publication was originally begun in 1922.

### J. V. Davis Agency Moves

The J. V. Davis general agency of the Equitable Society has moved from 450 Seventh avenue, New York City, to 2208, 225 West 34th street.

### Ann Morgan to be Guest

Miss Ann Morgan, philanthropist, and sister of J. P. Morgan, will be among the guests of honor at the dinner at the Hotel Commodore Tuesday evening under the auspices of the League of Insurance Women in New York in connection with "The Annual Message of Life Insurance."

Other outstanding women who have been invited as guests of honor are Dr. Ruth Alexander, economist and lecturer; Judge Anna Kross of the City Magistrates Court; Mary Vail Andress, assistant cashier Chase National Bank; Louise Rogers, president Advertising Women, Inc.; Quenna Mario, Metropolitan Opera; Dr. Louise Pearce, research expert at Rockefeller Center; Mrs. Alexander Noe, president Federa-

**T**HE Colorado Life Company now operates in the following states—Colorado — Wyoming — New Mexico — Utah — Nebraska — Texas — Arkansas — Tennessee — Kansas — Oregon — Washington and California.

We have excellent agency opportunities, both for Managers and District Managers.

The Company offers a complete line of "Low Cost" Life Contracts, Juvenile Policies and Accident and Health.

## COLORADO LIFE COMPANY

HOME OFFICE

Denver, Colorado

J. M. CAMPBELL, Chairman of Board

STERLING B. LACY, President

Write

W. LEE BALDWIN

Vice President



**LIFE REINSURANCE EXCLUSIVELY**

LAWRENCE M. CATHLES  
PRESIDENT

99 JOHN STREET

NEW YORK CITY

## IT'S NEVER EASY TO BUILD AN *Agency*



WITH COMMONWEALTH YOU'LL FIND  
MUCH SMOOTHER SAILING

You'll cut sales resistance to a minimum through our close cooperation with you in meeting the problems of your client. Meanwhile, the many types of Commonwealth policies will extend your influence into ever-widening profit circles.

IT WILL PAY YOU TO INQUIRE ABOUT THE PROFITABLE AGENCY OPENINGS NOW AVAILABLE.

COMMONWEALTH LIFE INSURANCE COMPANY HOME OFFICE  
LOUISVILLE, KY.

**CASPER QUALITY**  
*Dez.*

ORCHIDS to these outstanding "youngsters" who, in less than two years have made exceptionally fine records as Life, Accident and Health, and Group Underwriters.

LEONARD OSMOND  
Oakland Agency

JOHN W. HALEY  
Home Office Agency

JOE B. PADGETT  
San Diego Agency

SHARP W. DAYNES  
Arizona Agency

ROBERT A. YOUNG  
Yolo-Solano Agency

W. BERT YOUNG  
Sacramento Agency

**California  
Western  
States  
Life  
Insurance Company**

HOME OFFICE SACRAMENTO

tion of Women's Clubs; Verna Cook Salomonsky, architect, and Estelle Sternberger, executive director of World Peaceways; Cheryl Crawford, theatrical producer; Helen Rockwell, National Life of Vermont, Cleveland, chairman of the Quarter Million Dollar Round Table of the National Association of Life Underwriters; and Mrs. R. W. Sundelson, general agent, Equitable Society, New York City.

Mrs. Dorothy S. Briggs, Miner agency, Equitable Society, is chairman of the dinner committee.

### S. D. Rosan Honored

S. D. Rosan was guest of honor at a luncheon celebrating his fifteenth anniversary as a member of the staff of the C. B. Knight general agency of the Union Central Life in New York City. Mr. Rosan is brokerage department manager, having held that position since 1929.

Especially active in legislative work

affecting the insurance business, Mr. Rosan was chiefly responsible for the brokers' protest against the Livingston-Piper savings bank bill in its original form. He is chairman of the board of directors of the Independent Brokers Association, Brooklyn, and chairman of its legislative committee. He is a director of the Consolidated Taxpayers Mutual. He is secretary and treasurer of the New York City Life Supervisors Association and an executive committee member of the New York Insurance Federation. He is a member of the New York City Life Underwriters Association and is on the membership of Brokers Cooperative Committee.

Mr. Rosan began his insurance career in 1924 and from 1926 to 1928 was branch manager for Brownsville and East New York. At the luncheon a drive was inaugurated by a number of his friends for increased production during May in his honor. This drive will be in conjunction with the annual May contest of the Knight agency.

## AS SEEN FROM CHICAGO

### FORUM TO HEAR PERROW

Arthur Perrow, secretary-treasurer Illinois Bell Telephone Company, internationally known as a speaker, will address the Exchange Speakers Forum at its meeting May 16 in the Chicago Board auditorium on the value of public speaking. The forum will hold an open meeting in the auditorium May 9, any interested persons being invited to attend.

This meeting is expected to be an unusually attractive feature because it will be the first opportunity to those outside of the forum to see how the work is conducted. This is a class in public speaking that has accomplished wonderful results. R. E. Baker, office manager of the Hartford Accident, is critic and instructor. The men have been trained to get upon their feet and speak extemporaneously. The work has been conducted while seated around a large table. The Chicago Board auditorium, has a platform and, therefore, the pupils will have their first opportunity to speak from a rostrum. Harold Lorenz of the Rockwood Company is president of the forum and will preside. All people are cordially invited to be present.

### REPORTS GOOD FIRST QUARTER

Sam Adams & Son agency, which has represented the Occidental Life of California as general agents in Chicago for about seven months, reports the first quarter of 1938 the best in its history. Prior to last October, when it was taken over by the Occidental, the agency represented the Guaranty Life of Davenport for five years. The agency has 10 active producers and Maurice V. Adams, secretary-treasurer, son of Sam Adams, estimates the yearly volume will approach the million mark if the first four months are indicative of future progress. A substantial volume of brokerage business is also written.

### ZIMMERMAN AGENCY GAIN

The C. J. Zimmerman agency Connecticut Mutual Life, Chicago, which ranked 34th among company agencies a year ago, is now in sixth place. This climb has been principally achieved in the past eight months. The agency has led in several departments countrywide a good part of the time and new paid business for the first quarter is 350 percent ahead of the same period a year ago. A good share of the agency's success is attributed to the work done by the brokers department, under the supervision of W. H. Siegmund. This department led all other branches in point of increase, showing a 400 percent gain for the year. In March it led all Connecticut Mutual agencies in percentage of increase and volume of new paid business.

K. B. Hollowell, who has been a broker with the Rockwood Company

for five years, has joined the agency. He is a graduate of the Northwestern University school of commerce and is considered an authority on life insurance as related to estate analysis and tax matters.

### FULLER AGENCY IN NEW QUARTERS

The W. S. Fuller Illinois ordinary agency Prudential, Chicago, is now established in new quarters in room 1245-51 Field building. The agency was formerly located in 825. Considerable more space is now allowed to all phases of agency operation with a systematic arrangement throughout. Much new office equipment has been installed, with the addition of soft indirect lighting for employees' comfort. In making provision for increased number of incoming and outgoing telephone calls, many trunk lines have been added. The number remains the same, however, Central 3930. Agents' quarters are centralized at one end of the office with an adjoining room, attractively fitted out, for private conference use. Cashiers, stenographers and bookkeepers occupy a large space at the other end. Private offices for Mr. Fuller and G. L. Schomburg and E. H. Dooling, assistant managers, are conveniently quartered in the center, while directly opposite will be smaller offices, partitioned off by wood and glass enclosures, for Jesse E. Smith, retired manager and special agents.

### EFFECT OF HOSTILE ATTACKS

Heads of agencies realize that books like "Life Insurance a Legalized Racket" and others of the same kidney that were written in the hope of promoting a considerable sale and not with any particular effort to promote life insurance as an institution have been read to a certain extent and with some people there has been a questioning as to their life insurance.

Where an agent is able to talk quietly to a person who is confused by these attacks he usually can convince him that the writers of these books or articles are not well informed or they have an ulterior motive. The work of the twister is pointed out. Company officials and general agents have given much thought to the best means of overcoming these pernicious attacks. They are all gratified that the National Association of Insurance Commissioners has appointed a special committee, headed by Superintendent Bowen of Ohio that will investigate this publicity. It is hoped that some means can be devised to protect the public against this sinister form of attack. It is regarded as very insidious.

Hugh D. Hart, agency director Pyramid Life, Little Rock, Ark., addressed the Young Business Men's Association on "American Ideals."



## INDUSTRIAL FIELD NEWS

### Several Agents Are Alarmed

**Feel That the Attack on Industrial Companies May Result in Curtailment of Present Opportunities**

The medium sized industrial companies are fearful if trade union activities continue and hostile public opinion is created against what are considered undesirable practices by uninformed writers, the goose that lays the golden egg may be killed. Industrial companies afford well paid positions to agents. Men who cannot earn less than \$25 a week are soon discarded. The average agent in a good industrial company is earning \$42 a week or thereabouts. That is very good pay, especially these days. The agents have their time chartered so that they make collections on certain days and then the rest of the time is given to production. Thus they are able to combine their work and earn a weekly stipend which gives them an excellent living. Some agents that have a particular gift in soliciting are able to earn \$75 a week or thereabouts.

Many of the agents have built up not only good industrial debits but have increased their earnings through securing ordinary insurance applications. All industrial agents are earning more per week than many agents devoting all their time to ordinary.

The fear is expressed that if pressure is continued the medium sized companies will be compelled to combine their less profitable debits with larger ones and in that case the agents will become mere collectors and will not have the time to solicit business. Many industrial agents feel that this movement if at all successful will militate very much against their opportunities for earning money. There may be a few features here and there in the industrial mechanism that could be improved by polishing but altogether agents who are devoting themselves to their jobs and not obstructionists are satisfied with the existing order.

### Arkansas Veteran Dies

J. L. Spence, Sr., 75, district manager in southern Arkansas for the Prudential, died at his home in Monticello, Ark. He was a well known educator, having been president of the College of the Ozarks from 1914 to 1917, and established colleges at Wilmar and Monticello.

### Metropolitan Mortality Low

The lowest mortality ever attained for the first three months of the year among its 17,700,000 industrial policyholders was reported by the Metropolitan this year. The March death rate among industrial policyholders was 8.4 per 1,000, the lowest ever reached in March by this group. To judge

### Three-Year Lapse Law Signed

**Industrial Companies Much Concerned as to Effect of New Measure in Massachusetts**

BOSTON—Industrial life companies will be much concerned with adjustments to meet the new situation created by the signing of the three-year lapse law by Governor Hurley. Under the bill, which was unfavorably reported by the insurance committee, but later passed by the house and senate and made law, an industrial agent "shall not be charged with a decrease for said premium and no deduction shall be made from his commission or salary, on policies of industrial life insurance upon which premiums were paid for three years or more and surrendered to the company for a cash value or paid up insurance or extended insurance or lapsed for non-payment of premiums."

Determined opposition to the measure was voiced by the representatives of all the leading industrial life companies at the hearings last month. A number of individual agents and the C. I. O. industrial agents' union supported the bill and made a strong plea for it, led by Owen Gallagher, a former industrial agent and a former state representative, who has proposed a similar bill for several years.

Counsel for the John Hancock Mutual Life and Boston Mutual Life, as well as representatives of the Metropolitan and Prudential, have held several conferences to determine what steps shall be taken to meet the new situation.

Representatives of the companies at the hearing declared that the lapse charge was justified as an incentive to the agent to conserve existing business. It was pointed out that agents would be prone to let business lapse after a three-year period and secure greater compensation by rewriting such lapsed policies as new business if there was no charge. On the other hand, the agents contended they often were charged with the loss of policies handed them in new debits which they had not personally written and which lapsed through no fault of their own.

from present indications, 1938 will be an extremely good year from the mortality viewpoint.

### Los Angeles Managers Meet

The Los Angeles Life Managers Association for the third consecutive year will participate in the conference banquet of the College of Commercial & Business Administration of the University of Southern California, to be held at the Town House May 6. President Rufus Von Kleinsmith of U. S. C., will speak.

## Investment in Mortgage Loans

P. M. Fraser, vice-president Connecticut Mutual, in an article in "Metropolitan Hartford" gives his impressions on mortgage loans as viewed by a life company executive. His company, he said, has substantially increased its mortgage investments during the last three years. This indicates its faith in real estate as a national asset as well as its desirability for a trust fund. Mr. Fraser declares that there are and will be fluctuations in the real estate market. His company is not unduly concerned with such unless there is a possibility of shifts in districts as a result. Good real estate, he says, does not lose its value and although it may not at times be marketable the past has disclosed a gradual upward trend in real estate values over a long period of years. Mortgage loans, he points out, are essentially long term investments.

The Connecticut Mutual, he says, believes in a regional spread of mortgage loan risks. He believes they should be properly diversified as to types. He feels that a life company can well afford to loan on farm land. It can find a substantial outlet in the residential mortgage field. Mr. Fraser believes that life companies will continue to make loans on sound business property, studying at all times the trends affecting the stability of the town or the location in which the property is situated.

Mr. Fraser said that in the adjustments following a depression there must be an upward movement in value. A company must definitely recognize that such a development cannot be continued. An appraisal must be honest. The Connecticut Mutual, he said, demands carefully considered, conservative appraisals.



### Get 5-Way Protection

Our 5-Way Plan offers protection against the five great hazards of modern life—sickness, accident, accidental loss of limb or eyesight, old age, death. It pays if you live; it pays if you die; (4 out of 5 payments go to living policy holders) . . . Send for 5-Way Folder.

"Time to Think  
About Life Insurance"



## THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA NEW YORK CITY



A MUTUAL COMPANY  
ESTABLISHED 1860



## Can You Offer Him a Low Cost Policy?

General Mutual's preferred risk policy belongs in your portfolio. Why? Because it enables you to meet competition—when you're talking to the thrifty buyer of life insurance. . .

**write- THE GENERAL MUTUAL**  
**LIFE INSURANCE CO.**  
 VAN WERT, OHIO  
 C. M. PURMORT, President

**FOR AGES TO COME**

**Outstanding**  
 BY ANY  
**STANDARD OF COMPARISON**

FOUNDED 1867

● The Equitable Life of Iowa issues both participating and non-participating life policies; annuity contracts; and "man-sized" life policies for juveniles from date of birth to age 10.

**EQUITABLE**  
 LIFE INSURANCE COMPANY  
**OF IOWA**  
 HOME OFFICE DES MOINES

## Parkinson Urges Wide Cooperation on Rail Problem

(CONTINUED FROM PAGE 12)

the general public interest we have had an excess of self-interest and group-interest.

"No one can fairly contend that the current financial difficulties of the railroads spring from the increasing demands of investors. Impartial examination of the facts reveals, among other things, that claims upon the earnings of railroads and their deficiency are attributable to other factors. Nevertheless, investors and their representatives must realize that they, too, must face this railroad problem realistically as the facts are disclosed. They, too, must be prepared to make adjustments of their interest required by good business judgment applied to the facts."

While conceding that no single reason for the long delay in reorganization of bankrupt roads and their restoration to the control of management can be emphasized, Mr. Parkinson pointed out that even where security holders have come to substantial agreement with respect to reorganization of bankrupt lines it has not been possible to secure the legally required approval of the Interstate Commerce Commission.

### No Plan Has Gone Through

"No bankrupt railroad, whether it is in the hands of an equity court under the procedure in use prior to 1932 or of trustees appointed under the reorganization provisions of section 77 of the bankruptcy act can be returned to the control of management until a reorganization plan has been approved by the Interstate Commerce Commission and no such plan involving any large railroad system has yet had the commission's approval," Mr. Parkinson stated after pointing out one-third of the nation's railroad plant is in bankruptcy.

"I realize that current earnings of the railroads due to the current depression in general business make reorganization difficult, but even if the railroads had the earnings, there can be no progress in reorganization until the public policy affecting the railroads has been determined, and this includes public policy with respect to taxation, public policy with respect to railway labor, and public policy with respect to the readjustment of the railroad plant.

### Taxes Must Be Reasonable

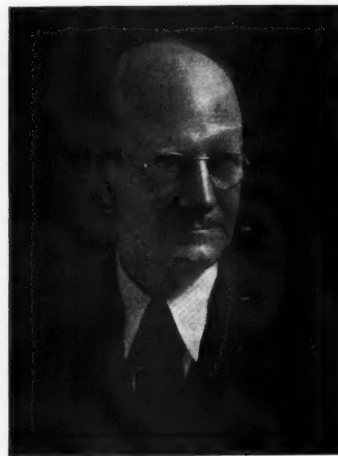
"Unless the shippers are willing to pay what have heretofore been thought to be prohibitive rates, the taxing authorities must be reasonable with respect to the amount of railroad revenues diverted to the public treasury; labor must be reasonable with respect both to wages and conditions of railroad employment; and communities now enjoying railroad service of lines and branches which can no longer be profitably operated must be reasonable in accepting abandonment or restriction of service.

"Given freedom to deal with these problems, freedom based on a sound public policy regulating the roads in the interest of the general welfare, railroad managers will be able, with the ingenuity which they have shown in the past, to readjust their plants and their services to meet the requirements of existing conditions.

### Some Traffic Lost Forever

"Certainly some of the traffic which the railroads have lost to passenger and freight-carrying motor vehicles and other competing transportation facilities, will be permanently lost. These other agencies, within limited fields, are efficient and economical, and in the last analysis that is the test of any service in the business world; but no one can look at the map of this great country without realizing that many of the conditions which brought our railroads into existence and developed them into the greatest arteries of commerce in the

## Field Assistant



D. H. BOYD

D. H. Boyd, formerly supervisor in the Paterson agency of the Home Life of New York, has been advanced to home office agency field assistant. The Home Life draws mainly on this group in making general agency appointments.

world, still exist to demand their continuance, both for private transportation and possible public defense of our widespread territory. From this standpoint the railroads are not in the same class as the trolley cars and they never will be.

"The solution of our railroad problems is principally a matter of management, but when public policy controls the discretion of management as it does today in the railroad industry there can be little progress until a sound public policy is formulated, expressed and applied.

"What our railroad plant needs is readjustment and that means good management, and that means sound public policy known to management. Of course, if public policy and private management in the business world generally can bring about realistic and effective cooperation the resulting revival in business activity will mean the return of real prosperity for the railroads. No industry recovers so quickly with the resumption of general business prosperity."

Mr. Parkinson traced the history of the railroad and the government regulations restricting the discretion of management in the field of wages and labor conditions. He said that much of this regulation was soundly based on public welfare but some of it, as might be expected, was unsoundly based on political expediency.

### Taxes Not Based on Capacity

"During this whole period of restrictive legislation regulating the organization, operation in management of the railroads or taxing authorities, federal, state and local, have increased their demands on the basis of what they needed rather than with a view to what the industry could bear," he pointed out. "Taxes paid by Class I railroads in 1911 totalled \$98,000,000 compared with a total of \$325,000,000 from railroad revenues in 1937 to swell the public treasuries."

Mr. Parkinson cited figures from the New York Central's operations in 1936 to show the extent to which the discretion of management to deal with railroad problems is circumscribed by conditions which management cannot control. The figures, he said, emphasize the importance of the factual approach to railroad and other business problems if they are to be realistically understood, discussed and solved.

E. T. Lothgren, general agent Northwestern Mutual Life, Providence, R. I., expects to be back in his office shortly following an illness of several weeks.

## ACTUARIES

### CALIFORNIA

Barrett N. Coates

Carl E. Herfurth

### COATES & HERFURTH CONSULTING ACTUARIES

532 Market Street  
SAN FRANCISCO

437 S. Hill Street  
LOS ANGELES

### DISTRICT OF COLUMBIA

Specialty, Income Taxes of Insurance Companies

### WILLIAM W. CHAMBREAU

Consulting Actuary and Tax Consultant  
 Organization, Management, Tax Service  
 Investment Bldg., Washington, D. C.

### ILLINOIS

### HARLEY N. BRUCE

Consulting Actuary  
 Insurance Center Building  
 338 So. Wells Street  
 Chicago, Illinois  
 Wabash 5810

### DONALD F. CAMPBELL and DONALD F. CAMPBELL, JR.

Consulting Actuaries  
 160 N. La Salle St. Chicago, Illinois  
 Telephone State 1336

### CONOVER & GREEN

Consulting Actuaries  
 Auditors & Accountants  
 120 South LaSalle Street  
 Chicago

### HARRY S. TRESSEL

Certified Public Accountant and Actuary  
 10 S. La Salle St., Chicago  
 Associates  
 M. Wolfman, A. A. I. A. Franklin 408  
 H. A. Menovitch, Ph. D.  
 L. J. Lally

### INDIANA

### Haight, Davis & Haight, Inc.

Consulting Actuaries  
 FRANK J. HAIGHT, President  
 Indianapolis, Omaha

### HARRY C. MARVIN

Consulting Actuary  
 8th Floor Peoples Bank Building  
 INDIANAPOLIS, INDIANA

### NEW YORK

### MILES M. DAWSON & SON

CONSULTING ACTUARIES  
 500 Fifth Avenue New York City

### Established 1885 by David Parks Fackler FACKLER & COMPANY

Consulting Actuaries  
 Edward B. Fackler Robert D. Helms  
 5 West 40th Street New York City

### PENNSYLVANIA

### FRANK M. SPEAKMAN CONSULTING ACTUARY

Associates  
 Fred E. Swartz, C. P. A.  
 E. P. Higgins  
 THE BOURSE PHILADELPHIA



May 6, 1938

## Pink Replies to Demand of Western Commissioners

(CONTINUED FROM PAGE 1)

inations set forth in the by-laws is the correct one and that the resolutions adopted at St. Paul and Hot Springs, which require all companies doing business in three or more states to be examined by all of the six zones, are not only incompatible with the theory of state examinations but are impractical, burdensome and may imperil the civil service plan of our state. The board also advises me that while it sees no objection to reasonable cooperation with other states in the matter of examinations, I have no right to extend that cooperation to such an extent that it unduly burdens our companies or conflicts with the spirit of our law.

### Gives His Reasons

"Although I have frequently stated my position perhaps I should repeat it again so that there can be no misunderstanding on the part of anyone.

"We cannot subscribe to the convention resolutions for the following reasons:

"1. The plan is unworkable and impractical.

"The association is not possessed of the organization or experience to efficiently handle it. There are nearly 1,000 insurers doing business in three or more states. This would mean, under the plan, that the association would be obliged to organize, conduct and accept responsibility for from 250 to 350 examinations each year. It is obvious that there are not sufficient trained examiners to shift about the country and that here is no central organization adequately equipped to supervise such a large undertaking.

### Expense Is Unnecessary

"2. The expense is unnecessary and prohibitive.

"It is perhaps difficult to know how much more expensive the convention plan is than examination by the home state. It is conservative to say it will cost twice as much. In the case of the smaller companies it would be many times as high. In large companies the proportion of added expense will be less and can be more easily absorbed.

"It is the present custom to charge \$25 a day plus expenses which amount to from \$8 to \$10 a day. This is considerably higher than the pro rata of salaries paid to our civil service men or to the experienced employees in other states where an examining force is maintained. There are, in addition, expenses of traveling, often clear across the country.

"The examination of Maryland Casualty by the home state as of December, 1924, cost \$11,606. In 1927 it cost \$20,292. The departmental examination of 1930 cost \$14,320. The cost of the examination in 1933 was increased because some outside states were asked to participate but even so the cost was only \$22,654. The recent examination, which was a convention examination called pursuant to the resolutions, cost \$48,386.

### Example of Canada Life

"Another recent example of high cost is the Canada Life. The cost of the last examination of this company by the Canadian officials was approximately \$2,000. The cost of the convention examination was \$17,000.

"We have in the New York department about 140 civil service examiners. Not one of these who is engaged in active examination work receives a yearly salary in excess of \$5,000. Further, when out of town on examining work these examiners are strictly limited to a per diem subsistence rate of six, seven or eight dollars, depending upon the size of the community in which they are working. These amounts are reduced by application of maximum weekly rates where the particular task involves more than a week's effort. Transportation allowances are also strictly limited. The fact that the expenses of examinations

are refunded to the state by the companies permits of no deviation from the general rules laid down by the fiscal authorities of the state relative to traveling and subsistence allowances.

"While I admit that the efficiency of the examination is more important than the cost, there is nothing to indicate that the plan of sending examiners around the country from state to state is any more efficient than that of holding the state responsible for the examination of its companies with such help and supervision as the association can give.

### New York Statutes

"3. Reports on examination of New York companies made by persons other than civil service examiners appointed by the New York superintendent do not meet the requirements of the New York insurance law.

"The New York law imposes a mandate on the New York superintendent to examine New York companies at periodic intervals. It also requires that these examinations shall be made by examiners employed in the civil service of the state. It follows, therefore, that I cannot appoint persons other than these to make examinations in compliance with the New York law. Broadly interpreted, however, there is nothing in our law to prevent cooperation with other states in the examination of our companies where it seems advisable. This I have done and shall continue to do. I have invited participation in life company examinations where I think interstate interest is greatest. I intend to invite participation in the examination of not more than three of our fire and not more than three of our casualty companies during the balance of the year. I cannot agree that all of our fire and casualty companies, many of which are small, be examined by other states unless there is some particular reason for it which would properly come under the by-laws.

"We are daily striving to improve the efficiency of our examinations. On the whole our record is a good one. There is no doubt that the merit system in the civil service of this state accounts in large part for that record. The examiners in the New York department are making a real career of public service. I would think it most unwise to change our law to the extent of undermining the status of the New York civil service examiners.

### Principle of State Supervision

"4. The plan is opposed to the principle of state supervision of insurance.

"State supervision seems to contemplate a concentration of supervision in domestic companies and a dependence to a large degree upon other states for the supervision of foreign companies. This is evidenced by the statutes of the several states. For instance, it is usual to find state laws requiring insurers to make deposits with the home commissioner or other official custodian. On the other hand, this requirement is not usually imposed upon foreign insurers; rather are they permitted to make such deposits in their states of domicile and evidence such deposits to supervising officials in other states in which they may be authorized through the medium of certificates of deposit. Another illustration in connection with this underlying philosophy is that concerning the valuation of reserves on outstanding contracts of life insurance companies, which reserves, incidentally, constitute the largest item of liability of life companies. The New York department undertakes to value the reserves on all outstanding policies issued by domestic life companies. However, it does not undertake such task in connection with foreign life companies authorized in New York but rather accepts certificates of valuation from their home state departments.

"This principle is further recognized in connection with the examination of companies. A requirement in the several state laws to examine domestic companies is quite common. On the other hand, no state seems to require its insurance supervisory authority to examine

foreign companies but rather gives discretion to do so. It seems to me that this discretion is to be acted upon affirmatively only where a state supervisory official questions the integrity or competency of the domiciliary authority in making examinations or there is some other important and urgent consideration. Where there is not, the philosophy of state supervision seems to contemplate acceptance of reports on examination made by the home state department.

"The resolutions under which you wish to proceed are based upon the theory that the states are not capable of conducting efficient examinations but that such examinations must be conducted by groups of states representing the entire country. This is certainly a half-way step to a federal system.

"5. The employment of outside accountants and actuaries may lead to difficulties.

"Some of the states have no trained, experienced examiners whom they can send to take part in convention examinations. In some cases states have sent professional accountants or actuaries to do the work for them. In the examination of the Maryland I am advised that one such firm represented two different states.

"While I have the highest regard for many of the professional insurance accountants and actuaries and believe that they play a very important part in the insurance industry, it seems to me that it is a dangerous thing to have states represented by them in official examinations.

"It seems to me that I cannot go further than I have in the effort to cooperate with what is apparently the desire of the majority of the states. I know that you will weigh carefully the points which I have brought out. I hope that the spirit of cooperation and good will which has existed in the association will continue and will be strengthened.

"We cannot give up our position because we believe it is the right one, but

we will do everything that we can to work in friendly accord with you and with all of the states. If our position is not satisfactory to the majority of states, I am afraid there is nothing for us to do but cease active participation in the association until some fair and statesmanlike plan of examinations has been evolved to which we can honestly subscribe."

## U. S. Chamber Insurance Group Has Luncheon

(CONTINUED FROM PAGE 1)

holders against various other contingencies.

"There are many who think, and myself among them," he declared, "that aside from unsound national economic measures, the greatest threat to the efficiency of insurance service is to be found in unwise legislation directly affecting the insurance business. Insurance has nothing to fear from, in fact it welcomes, sound and wholesome regulation. Its ultimate protection against unsound legislation is in an enlightened public opinion. It is part of the responsibility of the insurance department of the chamber, and of its insurance committee, to develop such an enlightened public opinion to the end that unsound legislation may be avoided. It requires little imagination to visualize the possibilities for education and enlightenment that is afforded by the 1,600 organization members in the chamber with their underlying membership of 700,000 corporations, firms and individuals."

The life company disbursements in 1936, he asserted, were more than 16 percent of the sums received by individuals from the manufacturing industry. They were equal to about 50 percent of the sums received by individuals from the transportation industry, and 60 percent of the total farm income. They

# CONFIDENCE

We are now insuring the  
grandchildren of men who  
were young when they  
placed their own insurance  
with this company.



**BANKERS MUTUAL LIFE CO.**  
FREEPORT, ILLINOIS

Founded in 1907

were more than twice as great as the sums received by individuals from the electric light and power and gas industries.

At the close of last year over 64 million Americans carried life insurance, averaging \$1,700 for each policyholder and amounting in the aggregate to 110 billion dollars, an all time high figure. Total life insurance stood at 109 billion at the end of 1931. It had dropped to 98 billion by the end of 1933 but each year since then it has steadily climbed with accelerated pace, the greatest gain being in 1937 when it increased by \$5,300,000,000 to its present figure of 110 billions.

The assets of the life companies, representing savings of the policyholders aggregate over 25 billion dollars, an average of over \$400 for each policyholder.

"Insurance management, over a long period of years," Mr. Arnold said, "has successfully endeavored gradually to reduce costs to the public. There is a condition now prevailing that threatens low costs—particularly in the life insurance field. I refer to the impossibility of finding suitable investments for life insurance funds. Life insurance funds are going begging. Cash is piling up.

There is no demand for it. It lies idle. Old investments have been and are being refunded at lower rates. And since interest income is a factor in determining insurance rates the net result must inevitably be, unless business is permitted to expand, an adjustment upward in these rates. I anticipate such adjustments, with the soundest and more conservatively managed companies leading the way."

## GENERAL AGENCY NEWS

### H. J. Johnson Agency Stages 10-Year Function

PITTSBURGH—The Holgar J. Johnson agency of Penn Mutual Life commemorated its tenth anniversary with an all-day celebration. Mr. Johnson stated that the growth of the agency in recent months has necessitated an extension of lease and an increase in floor space in the Clark building of over 1,000 feet, and the remodeled quarters were ready for inspection the day of the celebration.

Honor guests were Dr. John A. Stevenson, executive vice-president; Thomas Newhall, financial vice-president; A. E. Patterson, agency vice-president; Dr. Samuel B. Scholz, Jr., medical director, and J. M. Conover, assistant to the president.

The four agents connected with the former 50-year-old agency under James C. Biggert, Sr., at the time Mr. Johnson took the agency over are still actively identified in the group of now over 100 agents. These veterans are John T. Akers, L. C. Biggert, J. B. Eckenrode, and J. C. Biggert, Jr.

The affair started with a luncheon of the Agents Association, continued with an afternoon session and closed with a dinner and dance.

### Aurora, Ill. General Agency Celebrates 25th Anniversary

The Aurora, Ill., general agency Northwestern Mutual Life, is celebrating its silver anniversary. A six weeks program has been planned and will be terminated June 16, jubilee day. The agency is making a special drive to fulfill a quota of 2½ million in new business and 1,000 applications. Individual cash prizes will be awarded jubilee day for amount of new business written. Other valuable awards will also be distributed at that time which will be the occasion of considerable celebrating. Bogus money will be passed out to agents throughout the qualification period as a means of stimulating interest and will be redeemable June 16.

President M. J. Cleary of the Northwestern Mutual and Mrs. Cleary will be present jubilee day as will Grant Hill, supervisor of agents, and Mrs. Hill. A party will be held at a palatial country estate. B. J. Stumm is the Aurora general agent.

### Moore & Summers Complete Seven Weeks Sales Clinic

BOSTON—A seven weeks clinic on life insurance selling conducted by the Moore & Summers agency of the New England Mutual Life, under the direction of E. A. Hoffman and W. L. Wadsworth, came to a close with an address by President George W. Smith on "Life Insurance as an Economic Stabilizer." Attendance has been about 130, drawn from associates in the agency, employees of the company, senior students from colleges, trust company officers and brokers.

President Smith declared that "no one who takes the time and trouble to understand thoroughly the life insurance structure and its scientific basis fails to

realize that it is an economic stabilizer of the utmost importance, both to the nation as a whole, and to the individual."

### J. Hawley Wilson Leads

J. Hawley Wilson, member of the million dollar round table and past president of the Illinois Association of Life Underwriters, was the leader in the Reuling & Williamson general agency of the Massachusetts Mutual at Peoria, Ill., the first quarter. M. L. Landwirth was second and F. E. Cavette, third. This big city agency in a small town was seventh in the Massachusetts Mutual last year. It now has in force 12,599 policies for a total volume of \$40,136,790. It has 22 full time agents of whom nine are chartered life underwriters. The office was founded in 1906, Walter S. Darden being general agent from 1906 to 1910, being succeeded by S. W. Ottenheimer, 1910-14, Challiss & Fischer, 1914-21; C. O. Fischer, 1921-26, when Reuling & Williamson took charge. Mr. Fischer is now the agency vice-president of the Massachusetts Mutual. The Reuling & Williamson office was remodeled and enlarged in February.

### Changes Are Recommended by the Blanks Committee

NEW YORK—The general blanks committee and the several sub-blanks committee of the National Association of Insurance Commissioners began what was intended to be a three-day session at the Hotel Commodore here Monday morning. C. C. Dubuar, actuary New York department, is secretary of the general committee. In addition the home department is represented on the committee on fire blanks by C. E. Ryan; miscellaneous blanks, by C. A. Wheeler; life, by D. F. Broderick. Mr. Dubuar is on the fraternal and assessment life and accident sub-committees.

### Changes in Life Blank

Changes in the life blank recommended by the committee include making Schedule A part of the annual statement and so returnable March 1 rather than a separate sheet with an April 1 deadline. A new disbursement item was added to cover social security taxes. Departments will be able to keep closer track of capitalization of foreclosed real estate as a result of a decision to include three new columns in Schedule A covering (1) amount of mortgage at time of acquisition as real estate; (2) amount of taxes, foreclosure expenses and other amounts capitalized and included in book value of real estate; and (3) past due and accrued interest capitalized and included in book value. This will apply only to properties currently taken over, not to properties now held.

Disposal of properties under contracts of sale will be studied by a special committee. The present blank does not call for enough data for departments to ascertain if sales are being made on an entirely sound basis. Too small a down payment, for example, may be permitted without showing up in the present form.

Elimination of the words assessments or premiums was recommended in connection with the fraternal blank and the single word payments substituted as being more applicable in view of the laws of practically all the states. The change has been sought by the fraternal for some time.

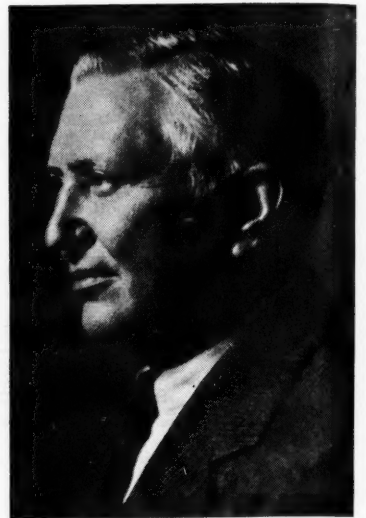
### Barksdale to Acacia

R. B. Barksdale, assistant manager of the Travelers in St. Louis, for several years, has resigned to head the agency of the Acacia Mutual Life there.

### STATE MANAGERS

We are now preparing to open Branch offices in Every State—  
We need experienced "Old Timers" on a Substantial Salary Plus Basis.  
All Correspondence Confidential  
Finality Service Incorporated  
Transportation Bldg.  
Detroit Michigan

## Pioneer Agency Has Open House in New Quarters



J. S. DREWRY

CINCINNATI—J. S. Drewry general agency, Mutual Benefit, a pioneer agency of the west, moved to new quarters in the 35th floor of the Carew Tower. Established in 1845, the same year the Mutual Benefit was organized, the agency has grown steadily—since 1864 under the leadership of members of two families, the Simpsons and Drewrys—until it has over \$100,000,000 in force, more than the entire business of 66 percent of the individual life companies operating in the United States.

### History of Agency

Prior to 1864, agents had direct contracts with the company. In that year, Robert Simpson was appointed general agent. In 1889 the agency became Robert Simpson & Sons, and in 1897 L. D. Drewry was appointed general agent. J. S. Drewry, the present general agent, entered the business in 1898.

J. S. Drewry & Co. is one of the top ranking agencies of the Mutual Benefit and has what is probably an all-time record of production per man. In 1937, three of the five company leaders came from the Drewry agency and it has more million dollar producers than any other agency of the company. These include S. W. Sturm, a million dollar producer for 25 consecutive years and the leading Mutual Benefit producer during nine of those years; A. R. Groenke, estate and taxation expert; Wallace King, Lima, many times company leader and life member of the Million Dollar Round Table; Preston Wright and Henry Walker, Cincinnati; W. M. Booker and W. E. Wright, Toledo; S. H. Guthrie and D. D. Jones, Dayton.

### In Business About 40 Years

Mr. Drewry started as an office boy in Chattanooga with the Mutual Benefit. In 1902 he was transferred to Cincinnati, where his uncle, L. D. Drewry, was general agent. In 1904 he became office manager and in 1914 was admitted to partnership. Mr. Drewry was appointed Ohio state agent in 1929. Upon his recommendation in 1936, the company established separate agencies in Cleveland, Columbus, and Akron, the former branch managers being named general agents, and Mr. Drewry became general agent at Cincinnati for approximately the western half of the state, with branches at Dayton, Lima, Mansfield, Springfield, and Toledo.

E. E. Rhodes, vice-president, was in Cincinnati for the open house, which culminated in a dinner for Mr. Drewry, given by his organization.

**92 SALES HELPS**

for our representatives  
The Old Line Life Insurance Company  
of America

A POLICYOWNERS' SERVICE INSTITUTION

RATE BOOK	POLICY OWNERS' SERVICE INSTITUTION	SALES MANUAL
Brand New Simplified	New Policies W.L.A.C.	Section 1

NEW SALES MANUAL

Chock-full of invaluable sales material on "Prospecting"... "Insurance Estate Planning"... "Profitable Selling"... "What to say and how to say it"... our new Sales Manual is proving its worth to men building their own agencies.

Write today for details of our modern training and financing plan. It will interest you if you want to build your own agency.

The Old Line Life Insurance Co. of America  
Milwaukee Wisconsin  
Illinois, Iowa, Michigan, Minnesota, Ohio, Wisconsin

McCormack R.E. Cash Values 40-45 P.R. Ins. 40-45 Extended 40-45	Life Insurance Company Commonwealth Payor Benefits	Section 3 Insurance Sales Estate Planning
2 New Policies Family Section 2 New Contracts Option Section 5 New Tables Table Section 4 New Tables Juvenile Section Complete Revision Dis. for Death Only W.L.A.C. Section Special New Policy	Term for Women Dis. 1 & 2 Apts 5 Term Insurance 40-45 Occupational Delays Payor Benefits Form 225 Form 229 Readily for Women Readily with Term Improved D.I. Clause Liberalize Set Prel. Term Int. Premiums	Section 4 Insurance Selling Section 5 What to Say and How to Say It



## LEGAL RESERVE FRATERALS

### Many Benefits Are Explained

Address by McCullough for National Fraternal Week Delivered in Many Sections

Besides providing sound life insurance, and in the case of many societies disability and old age protection, fraternal societies inculcate the principles of democracy and self-government; they both teach and exemplify patriotism, justice and charity, it was held by T. L. McCullough, past president National Fraternal Congress and head of the Praetorians, in an address which he prepared especially for National Fraternal Week, May 2-8. It is being delivered this week at many points in the country by fraternalists.

Fraternal societies in their lodge rooms hold rituals and ceremonials, he said, with artistic and dramatic performances, parliamentary drills, study of organization, debates, etc. They bring individuals into vital touch with the community and prepare foreigners for full citizenship. He said fraternalism is performing necessary and valuable work in rectifying and refining the ideals and standards of American citizenship, eliminating caste and bringing about a co-operative union of diverse elements. The society's work is maintaining and guarding American home life.

It relieves want and sickness, teaches morality without religious distinction; patriotism without partisanship and brotherhood without creed or class, Mr. McCullough maintained.

"These high ideals are promoted through local lodges and community service to their members or their families," he stated, "and are made potent and practical by life insurance benefits consecrated exclusively to these aims. Our work is commended by both church and state."

He said the fraternal societies are without capital stock and are conducted not for profit. They give protection at cost and are administered by members through elected representatives. No profit is sought or taken from the transactions with members and there is no temptation or inducement, he said, to prejudice their interests. No member of a fraternal society shares pecuniary benefit beyond the cooperative saving, Mr. McCullough said.

The system of representative government used in conducting the societies

is similar to that of the state and national legislatures, the power ultimately vesting in the members. Lodges extend into the most remote communities and form social groups embracing all respectable classes and cooperating with other civic bodies.

### Great Expenditure Noted

"The fraternal societies of America have expended many millions of dollars to build homes, hospitals and asylums for the sick, aged, and orphans," Mr. McCullough said, "and they are spending even larger funds for the maintenance and operation of these institutions throughout the whole country. They have established their houses, their clubs, their lodges, and their altars to teach and exemplify the virtues of thrift, patriotism, brotherhood and charity."

The fraternal benefit societies throughout the United States comprise nearly eight million members and maintain in force nearly \$10,000,000,000 of life insurance protection. These societies all passed through the late depression, paid their death claims and met all of their obligations without default.

"The great middle classes of the people buy fraternal insurance because it permits small monthly payments and enables the average man to accumulate something for a rainy day as well as for life's inevitable sunset. It is the backlog for the hearthstone of the humble home."

### Treated as Trust Fund

"Perhaps it is not generally known that fraternal life insurance benefits are classed by the laws of all the states as a sacred and inviolate trust fund, not subject to legal procedure, to attachment, execution, sequestration or liability for death. It cannot be diverted or taken from the person it is designed to help."

"Certainly such a specific trust fund should not be taxed. It performs a duty that would ultimately fall upon the state. One might as well propose to tax old age benefits, social security contributions and unemployment insurance, or savings bank accounts."

"Thrift, like charity, should not only begin at home but should begin with the child. Fraternity is taking its lesson of thrift and benevolence to the childhood of the country and a new generation will mature, schooled in fraternity, self-reliance and domestic independence."

### COLUMBUS, O., IN OBSERVANCE

National Fraternal Week was observed in Columbus under auspices of the Ohio Fraternal Congress, 500 persons taking part in a drill. The principal speaker was Judge C. J. Randall of Franklin county common pleas court. J. G. Daly, congress president, presided.

### Milwaukee Society Observes Its 25th Anniversary

MILWAUKEE—Federation Life Insurance of America, a Polish fraternal of this city, observed its 25th anniversary May 1, with an afternoon program followed by a banquet. The fraternal was organized here in 1911 as the Federation of Polish Lay Catholics to unite Polish Catholics of America. In order to place the federation on a permanent footing, it was made a fraternal in 1913, writing life insurance, and was called the Polish Federation of America.

Departing from the old fashioned burial society ideas then prevailing among fraternalists, the society adopted a life insurance system modeled after basic principles of old line underwriting, Joseph Piotrowski, president, explained. At subsequent conventions further improvements were made in the system to provide an increasingly sounder basis. Fifteen years ago the present name was adopted. Today the fraternal has a sol-

vency rating of 131 percent, he said, or 31 percent over statutory requirements. Albert Pawlak is secretary.

Among speakers were Anthony Brzek, of the Polish consulate in Chicago; Chester Dziadulewicz, general manager "Daily Polish Kuryer," Milwaukee; Henronin Olszewski, past president, and present officers.

### Should Cover Liabilities

Declaring that it is a sound economic policy for every man to carry enough life insurance to cover at least his liabilities, W. T. Sullivan, Kaukauna, Wis., discussed fraternal insurance at a meeting of Knights of Columbus members at Ladysmith, Wis. He is state chairman of the K. C. insurance committee. More than 7,000,000 persons in this country carry more than seven billions of fraternal insurance, he said. Mr. Sullivan said the K. C. insurance plan ranks with the best, has adequate rates, is fully solvent and embodies the best features of term, whole life and partial endowment insurance.

### Hope in Young People

The hope of America today lies in the young people, J. G. Grundle, secretary Catholic Family Protective, told the Young Republican club of Milwaukee county at a meeting in Milwaukee. "The older generation has had its chance and you will probably say has muffed it," Mr. Grundle said, in discussing "The Future of the Commonwealth." "As good critics of the present regime, your institutions of young people must have a remedy, because criticism without a remedy drops to fault finding. It settles nothing. But a constructive program by thinking young people of the country, properly developed, will make us soon forget the blank spots on the chart of public development."

### Fraternal Record in Wisconsin

Total life insurance written by fraternalists in Wisconsin last year amounted to

### Honor Franklin Mann, Who Is Retiring in Nebraska

OMAHA, NEB.—In tribute to Franklin Mann, who retires May 1 after 27 years as Nebraska general agent for the Northwestern Mutual, 65 agents and officials attended a banquet here.

Also honored were Kenneth Snyder and Ralph Theisen, the new Nebraska general agents. Mr. Snyder will take charge of the Omaha territory and Mr. Theisen will be general agent at Lincoln.

Mr. Mann was given a gold watch by the Omaha agents and a bouquet of 27 red roses. He has been with the company for 42 years.

Grant Hill, director of agencies, and Warren Lundgren, assistant director of agencies, were present from the home office. Other honor guests were four general agents who have been associated with Mr. Mann for many years; Ralph Hamburger, Minneapolis; Sam Pearson, Kansas City; C. H. Poindexter, St. Louis, and R. H. Pickford, Cedar Rapids.

J. E. Buck, Grand Island, spoke on behalf of the agents now in the Ralph Theisen agency and T. S. Hook for the Omaha office group. Robert T. Burns, Omaha, was toastmaster.

\$31,570,570, the insurance department reports. This compares with \$37,376,068 the previous year. Insurance in force in Wisconsin of fraternalists was \$304,922,700 at the end of 1937, as compared with \$326,585,170 at the end of the previous year.

Aid Association for Lutherans was the leader in Wisconsin last year with \$4,814,200 new business. Modern Woodmen had \$4,549,600 new business; National Mutual Benefit, \$3,699,400; Equitable Reserve Association, \$2,947,500; Catholic Knights of Wisconsin, \$1,998,900; Catholic Order of Foresters, \$1,924,700; Lutheran Mutual Aid, \$1,127,000; Fidelity Life Association, \$1,083,200.

## THE PRAETORIANS

National Headquarters—Praetorian Building

DALLAS, TEXAS

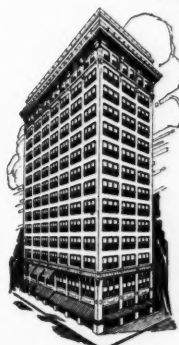
ORGANIZED—1898—FORTY YEARS OF INSURANCE SERVICE

Issues FRATERNAL LEGAL RESERVE LIFE INSURANCE on standard forms, ages 0 to 60. Amounts \$200 to \$20,000.

Operates strictly on the LEGAL RESERVE PLAN. Realizing that it is the LEGAL RESERVE that puts the safety under policies regardless of whether the system is Stock, Mutual or Fraternal.

If it is LEGAL RESERVE, the strength is there.

Pays Seventeen Different Ways



Praetorian Building  
Dallas, Texas

## WOODMEN OF THE WORLD

LIFE INSURANCE SOCIETY

A Legal Reserve Fraternal Founded in 1890

Paid to members and their beneficiaries more than.....\$285,000,000  
Insurance in force more than..... 420,000,000  
Admitted assets more than..... 125,000,000  
Certificates of insurance contain modern privileges to meet every need.

De E. Bradshaw, Pres.

Omaha—Nebraska

### 20th

### ANNIVERSARY

The first policy issued was dated September 18, 1918. Going into the twentieth year, there were in force, 53,889 policies for \$61,097,084.00 insurance protection.

### PERFORMANCE

Every year since organization, Lutheran Brotherhood shows a steady, consistent increase. As of December 31, 1937, ratio of assets to liabilities was 110.40%, ... actual to expected mortality 24.38%. Assets \$7,523,062.79 ... surplus \$706,961.42. Cash benefits paid out total \$4,055,465.10.

### INDIVIDUAL NEEDS SERVED

Lutheran Men, Women, and Children, ages from birth to sixty-five are eligible for all standard forms of life insurance and annuities.

### AGENCY OPPORTUNITIES

Lutheran Brotherhood operates in twenty-six States and in Canada. To those who can qualify and are interested, excellent agency opportunities are offered.

### ★ SECURITY ★

### ★ PROGRESS ★ ★ STRENGTH ★

### LUTHERAN BROTHERHOOD

Legal Reserve Life

Herman L. Ekern, President

HOME OFFICE: Minneapolis, Minn.

## Hartford Sales Congress Is Productive of Sales Ideas

HARTFORD, CONN.—More than 500 life underwriters turned out for the first annual sales congress of the Connecticut Life Underwriters Association, held Tuesday in the Aena Life Auditorium with Wilbur W. Hartshorn, manager Metropolitan, Hartford, presiding. The finest sales program staged in many a moon in Connecticut was presented.

Commissioner Blackall spoke first, emphasizing the need of optimism in spite of the slight present recession. "We are a nation of superlatives," he said. In the past production increases were naturally expected. He stressed the danger of an agent probing too deeply and undiplomatically into a prospect's affairs.

### O. Sam Cummings Talks

O. Sam Cummings, president National Association of Life Underwriters, advocated a special committee for sound distribution of information concerning life insurance. In reference to publications attacking the institution, he said insurance men are worrying too much. About 90 percent of all publications derogatory to life insurance, he said, are bought and read by men in the business. "The American plan of individual preparation for the vicissitudes of life has not been taken away from the American people," he said. He called for elimination of part-time agents.

A. H. Hiatt, Jr., agency superintendent Aetna Life, and E. H. Snow, assistant, presented a sales demonstration of the wrong and right way to go about a sale. Mr. Hiatt, who was an outstanding personal producer, displayed remarkable Thespian talent in portraying the sloppy agent.

### Company Official Speaks

"Your job is to be successful today, under today's condition," said D. Gordon Hunter, Phoenix Mutual vice-president and agency manager. One extra interview a day, he said, insures this success. Since business appears to have fallen off about one-sixth, if the agent will increase the number of his daily calls from five to six, he will do as well as last year. "Mr. Roosevelt has created an enormous market for us," he said, "by making the men of America more tax conscious than ever before."

A novel feature was a panel discussion on programming in the afternoon session, led by Fred O. Lyter, assistant superintendent of agencies Connecticut Mutual. This brought out essentials of a successful approach to programming as a sales aid. Six outstanding personal producers joined in the discussion, including Paul DeMacarty, Aetna Life; A. W. Larkum, Phoenix Mutual; Nelson Taintor, Connecticut Mutual; P. I. Holway, Connecticut General; Stanley Trotman, Northwestern Mutual, and Joseph Slobin, Metropolitan, all of Hartford.

### Carroll Day on Program

C. C. Day, general agent Pacific Mutual, Oklahoma City, spoke on "A Philosophy of Living," emphasizing importance of economic stability as a basis for all spiritual, social, and physical values of life.

Closing the program, Miss Sophia Bliven, manager women's division Penn Mutual home office agency, pointed out the increasing importance and general neglect of the women's market. Readjustment, retirement income, and family responsibilities—these, she said, are the three reasons women need life insurance.

"One of the greatest contributions life insurance can make to the world is that men and women both be independent," she continued. She pointed out the huge market among wives of policyholders, and showed that much neglect of the past could be rectified if, when death claims are paid, some of the amount

could be redirected back into another policy for more adequate protection. She called for emphasis upon the women's market in life insurance advertising.

In the panel discussion on programming led by Mr. Lyter, although the six agents who took part were of different companies, a very similar train of thought was shown in their discussion of fundamental principles. Mr. DeMacarty discussed the question as to who should be allowed to attempt programming. Recognizing that many general agents look on programming as a specialized, complicated method not fit for the average agent, who, he feels, would do better to continue driving at small package sales, Mr. DeMacarty said, "In working upon this assumption, it would seem that the manager consciously or unconsciously has the feeling that his average agent has not the qualifications to render the type of service which the insuring public is entitled to receive. This is a negative attitude, and one detrimental to the best interests of both the agent and his manager. Every agent in every agency should be equipped to do simple programming."

### Urges Definite Program

Each manager must form a definite training policy and program. It is better, he said, "deliberately to train this new man to initiate his sales work by a definite proven program selling plan," than to let him start catch-as-catch-can and hope to swing him over to proper selling after he has become accustomed to meeting people and talking insurance. "If the manager is convinced that the insuring public is entitled to programming service," he said; "if he believes the conserving of proceeds of life insurance is as important as sale of policies, he will want each and every agent in his office to be equipped from the moment he starts to carry the rate book to do the best possible job for the client." Three preliminary requirements are a sense of proportion, simple programming approach, and a general knowledge of settlement options.

It is often easier to teach a new man a programming approach than an older agent. It has been found agencies starting every man out with a programming approach on the whole have had better records than competitors.

### Tells Deciding Factors

Mr. Larkum discussed prospecting by agents who plan to do programming. Important though the man's income and amount of present insurance are, what really determines his need of programming is his life situation, whether it calls for complex needs, or a single need.

The prospective buyer before programming is attempted must possess at least \$7,500 life insurance; preferably should be married and have children.

Mr. Larkum gave four measuring rods for the prospect for a program: Need for life insurance, to be used in the approach toward programming; is there definite reason to believe in advance that a program if he desires it?; is there reason to believe the agent can get in to see the prospect on a favorable basis? (opportune place and time for interview); does the information indicate the prospect is reasonably intelligent?

Mr. Larkum said that, starting with a prospect's name, the agent should check whether he has a plan, and if so, will he tell about it?; will it work?; if not, the agent has an entree; will it work economically?; if not, the agent has a good chance to make a sale if he has the ability to interest the prospect.

Mr. Slobin emphasized the importance of "getting over on the prospect's side of the fence" and inducing him to discuss his need, so he will state

the amount of principal or income needed to accomplish the minimum needs he has outlined. He outlined in a model approach the dangers to the prospect's wife in lump sum settlement.

"Simple cases of programming can be done sometimes in one interview," he said, "the program being developed and outlined as the needs and amounts are stated, and the sale of insurance to provide for them attempted right on the spot." In larger and more complicated cases, however, two interviews are required. A real program, Mr. Slobin said, takes time to compile. In larger cases it is wise to get policies for analysis. This request is a test of whether the prospect is a good one or not, whether he is thinking and working with the agent.

Mr. Trotman emphasized importance of keeping the mind clear while doing office work between approach and closing interview and not confusing the issue between a simple programming sale and one that involves estate analysis. He urged doing much of the figuring in the prospect's presence and inducing him to do some of the simpler calculations.

### Should Avoid Confusion

It is easy, he said, to confuse program selling with policy auditing. The agent must stick to one or the other at a time. Many men prefer to make the policy audit before they outline a program; but Mr. Slobin operates in the opposite way. The audit, he said, is a method of cementing the policyholder more closely to the agent, getting his good will and keeping him as a future prospect, whereas in program selling the motive is to make a sale.

Phil Holway presented the closing interview. He warned that it was of great importance to ascertain the prospect has plenty of time for the interview, as it is unwise to present the final plans and then not have time to carry through to a sale immediately.

The prospect must be impressed the plan presented will accomplish only minimum requirements outlined in the first interview. It is important to check each individual step in the plan with extreme care. Thus the agent can learn where to direct emphasis toward the sale in event the entire plan is not bought.

"Finally be certain to confirm any commitment made as to how much can be deposited annually to carry out recommended additions," he said.

The next step is to impress him with just what his present holdings will accomplish; make note of the general estate and its relation to the life insurance program. A will is not always necessary, but Mr. Holway always advises having one.

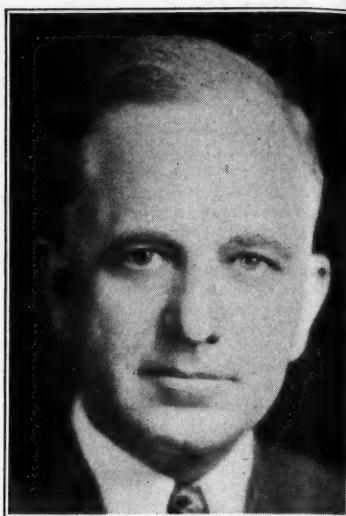
Careful attention should be given beneficiary set-ups," he said. The agent should point out losses that might result from payments in cash, especially to the estate; difficulties that might result from failure to name contingent beneficiaries on all policies except cleanups.

The psychological appeal of a programming sale has always been of real interest to Mr. Taintor. Because of chaotic conditions today, he said, agents can appeal with the idea of programming, and get a favorable response therefrom on the basis that it is in part creating order.

"Everyone is interested to ascertain what is stable. The suggestion of a proper program, or a proper layout of the individual's life insurance estate so that the most satisfactory arrangement can be made for the protection of the minimum needs of the family is an appeal which cannot be denied. When you come to lay down the minimum program which has been agreed upon and then attempt to match to that program the man's present insurance and general estate, there can't be much argument if the two don't balance."

Mr. Lyter, in summation, emphasized that a program is simply a combination of single needs adjusted to a particular situation and arranged in the proper proportion.

## Texas President to Be Highly Honored



O. D. DOUGLAS

SAN ANTONIO—D. J. Farrell, president San Antonio Association of Life Underwriters, has announced that the meeting May 16 will be designated "O. D. Douglas Day" honoring O. D. Douglas, president of the Texas Association of Life Underwriters and Texas general agent Lincoln National Life here. He has visited 19 associations throughout Texas, without expense to the association and he has arranged for monthly speakers for each association in Texas every month since he has been state president.

O. P. Schnabel of San Antonio, past president of the Texas Association of Life Underwriters, has been named chairman and invitations have been extended to the presidents of all the 19 associations. The other officials of the Texas association who are serving with Mr. Douglas will also be invited. It is also planned to invite the presidents of a number of civic organizations in San Antonio to assist in paying tribute to Mr. Douglas. Mrs. Douglas will also be a guest of the association on this day.

## Washington National Is to Get Hercules Life

(CONTINUED FROM PAGE 4)

deal is closed is to get the approval of the court and of Trustees Alexander and Manion. Trustee Alexander represents Sears, Roebuck & Co. and Trustee Manion represents the court. Counsel for the Hercules and Washington National are conferring this week on the procedure. It is likely that the matter will be heard by Superior Judge Fardy in Chicago.

The principals decline to make known the purchase price that is to be paid. They state that decision has not been reached as to individuals in the Hercules who are to be taken over by the Washington National. However, there is an agreement that the personnel of the Hercules will be well taken care of.

As of Dec. 31, 1937, the Hercules Life reported assets \$33,446,386, including the National Life fund. Surplus to policyholders was \$969,741, net reserve \$29,882,344, insurance paid for \$6,597,113, decrease in insurance in force \$2,470,640 and insurance in force \$131,510,498. Total premium income was \$2,789,004, total income \$6,438,079 including ledger assets received through reinsurance, death claims paid were \$1,727,734, total paid policyholders \$2,735,301, total disbursements \$4,683,198.

It is understood Washington National is paving in the neighborhood of \$300,000 for the Hercules business.



# Sales Ideas and Suggestions

## Business Insurance Is Big Field for Alert Agent

Among the more modern uses to which life insurance is being put, none is more popular with big business men, and none more profitable to agents, than policies serving business needs. This is the general theme upon which the Edmund E. Lamb agency Columbian National Life, Chicago, is conducting a series of morning meetings for agents. Each agent is assigned some phase of the subject to study and discuss.

It was brought out in one of these discussions that business insurance is real life insurance in its purest sense when intelligently and efficiently applied to assure the life of a business insofar as the death of a vital human factor might jeopardize its perpetuation. Business men have always been aware of the necessity of insuring the material values of their concerns, but only a small majority have seen the need of protecting human values—good will, individual ability, prestige of the firm's members, man power. They know how losses by death can affect families. Yet in business the money value of such losses can be established more accurately than in the case of loss of life in families. Where monetary value can in any manner be arrived at, life insurance is the way to protect the survivors.

### Types of Relationship

The direction in which the agent should point his presentation, it was suggested, concerns three distinct types of business relationships: Individual proprietorship, partnership and closed corporation. Serving such relationships may be done, first, through credit reinforcement; second, to provide a direct compensation fund to a business if a vital human asset is removed, and, third, to provide funds to liquidate a partner's share in a partnership, or to liquidate the entire holdings of a firm or owner.

The aftermath of the depression saw many individuals, formerly employed by large corporations, entering into private business ventures through necessity. Few of these persons realize the necessity of insurance as applied to their business, either as a means of insuring life benefits to themselves or death benefits to their survivors. The sudden death of such an owner, it was shown, would have disastrous consequences in two respects. Probably the business would be sold at a price far below its true value in order to clean up the estate. It would put an end to the ambitions of those desiring to take over the business unless ready cash were available. By placing insurance on the owner's life for the value of the business, those who will carry it on at the death of the owner will find ready cash available. At the same time the owner's estate has an immediate purchaser to whom the business can be sold at its full value and as a going concern. Through no other means but life insurance could this be accomplished.

### Partnership Relation

In a partnership, it was cited, insurance may be taken on the life of each partner, payable to the others, to provide a fund sufficient to purchase any partner's interest in the case of his decease. Even if the survivors are willing to continue the partnership with the heirs, the heirs may not possess the requisite ability. If lacking judgment or too progressive, they may overstep the bounds of good management with consequent loss to the firm. If without initiative or too conservative, the partnership may gradually die. It may be desirable for the heirs themselves, as well

as the surviving partners, that the partnership be discontinued. The purchase of insurance which provides the surviving partner or partners with funds to retire the deceased partner's interest averts the loss from a sacrifice sale or a dissolution. Separate policies or joint life contracts may be used to attain this end.

In many instances, partnerships are started merely with a handshake and a verbal understanding. The agent, it was suggested, should point out the dangers existing in such an agreement. In recent years tax accountants have noticed a tendency away from corporate set-ups with more stress upon partnership relations due to the increasing pressure of taxation. A general note of caution was sounded at the meeting in that the agent should stay within his own realm in presenting to the business man the knowledge and information which will protect him. Agents, it was stated, are missing a real opportunity if they leave out of the selling of business insurance the valuable consultation of the attorney or the trust officer.

### The Closed Corporation

Life insurance may eliminate the possibilities of many dangers resulting from the death of a member of a closed corporation. In such companies it is of the utmost importance that the persons directing the affairs keep within their circle all of the stock of the company. In this way the existing management is perpetuated. On the death of one of their number, the surviving members naturally wish to secure the stock of the deceased shareholder, but ready cash is required to do so. Should the stock pass to the survivors of the deceased shareholder, the remaining shareholders will find that they are required to pay dividends to persons who are not contributing to the company's success. It was shown there is also a possibility that the deceased shareholder's survivors may sell the stock to a stranger or competitor.

A survey conducted by the National Association of Credit Men in 1935, it was cited, covering 12,000 manufacturers and 10,000 wholesalers, showed that only a small number are employing business insurance. Seventy-two percent, or nearly three out of four, have

no business insurance protection of any sort. Only 1,700 firms said they were solicited. Only a mere 7½ percent of those carrying no protection had ever been solicited and 67½ percent were not only unprotected but had never been solicited.

Agents in these discussions have learned, by close inspection of the subject, that business insurance is not too complicated to master and can be done with a limited amount of study and effort.

## Always Some Who Are Ready to Buy Life Insurance

NEWARK—"Conditions are what we make them in the life insurance field. There are always some who are ready and willing to purchase life insurance," said George J. Gold, leading producer of the Ramsay agency of the Connecticut Mutual Life, in his talk on "Present Conditions of Business" before the members of the Gold Circle Club of the Gillis agency of the Provident Mutual Life.

"Select individuals in various lines of business, talk to them about conditions and then about their competitors and in that way much information can be secured about prospects," said Mr. Gold. "When a life underwriter gets into a slump, he should go out and see his small policyholders. A few small policies will get him back into his stride and start him on his way to a higher production."

"When a prospect asks how much it will cost, or says one plan is better than another plan, or it is a good idea—that is the time to stop talking and immediately tell the prospect that the doctor will be around the first thing in the morning to make an examination," said Mr. Gold. He advised against having the prospect sign the application as that matter should be left to the doctor, for the prospect will sign anything that the doctor may ask of the prospect.

### Two Types of Agents

The Equitable Society gives two types of salesmen as follows:

No. 1. Some agents start out at the beginning of the year in a big way, working hard for a few days or weeks, but gradually let down in their efforts, and their business decreases month by month until it finally peters out.

No. 2. Successful salesmen work uniformly hard, week after week, month after month, from January to December, and in consequence the type of business they produce is regular and uniform.

## Three-Way Plan for Protection

A practical three-way insurance program for the average family is outlined by Elizabeth Frazer in "Good Housekeeping." It is an interesting plan for the family seeking such a solution.

Buy insurance, she advises, first to provide a fund to be paid at the breadwinner's death, second to create a continuation salary for the family afterward, and third, to set up a retirement income.

"What the family needs," she states, "is not just one lump sum to invest to worry about and perhaps to lose, but a regular guaranteed income delivered through the mail."

"The first point, and a primary need in this program, however, is the lump sum to meet the funeral expenses, and current bills," she grants. "Provision for such a cash fund immediately available is the keystone of the whole life insurance program, and the cost of such insurance is not heavy. At the age of 25 a man can buy a \$1,000 policy for \$20.14 a year, less than 10 cents a day."

"The second step, the continuation plan, is carried to provide the family with a monthly income for a given period of years after the breadwinner's death. Here \$1,184 will guarantee a family a monthly income of \$100 a month for a year, and carry them through the difficult adjustment period. At the age of 25 this will cost \$23.84 annually. If the income is to be paid longer, the amount is proportionately higher."

No. 3 is the retirement income. If the breadwinner lives, the life insurance he has already purchased for the clean-up fund and the monthly income for his family during the critical years is also available for his retirement program. So the better he provides for his family through wise insurance, the better he provides for himself in his old age.

"But don't buy a single dollar's worth," she warns, "until you make sure it is suitable for you, and fits into your own program. And remember youth is the bargain counter for life insurance."

## SALES IDEAS OF THE WEEK

### Programming Plan Doubles Average Application Size

The effectiveness of programming procedure in selling life insurance under present day conditions was stressed by Edward C. Andersen, educational director of the Connecticut Mutual Life, at a sales meeting of the John M. Fraser agency in New York City.

"Fundamentally," said Mr. Andersen, "there are four basic steps which we must follow to secure successful selling results: (1) We must secure the names of prospects who have buying power. (2) We must have information about these prospects before we call on them. (3) We must be able to see these prospects on a favorable basis. (4) When we finally call on these prospects we must not just visit with them, but really have something on the ball."

"It is seen that under the programming procedure each of these four basic steps is automatic and necessarily at hand before a programming job can be completed," stated Mr. Andersen. "The fact that these basic steps are automatically complied with in programming a man's estate accounts, in a large measure, for the success Connecticut Mutual agents are having with the simplified programming."

Mr. Andersen said the men who are using the programming plan are enjoying an average size policy of \$7,500, as compared with the company's general average of \$3,600.

### Cow Bell Is Signal to Get Out and Get Business

All good insurance men should be out in the streets soliciting business by 9 o'clock, says Walter Puckett, Jr., Birmingham agency manager of the Protective Life. Mr. Puckett has obtained a cow bell and when that hour comes he rings it as a signal for his men to get going. They are supposed to remain out most of the day but, of course, a business matter may bring them back to the office. However, if two or three congregate for a "bull session," then Mr. Puckett begins ringing the bell and they immediately scatter.

If an agent is late to work, then his telephone is rung at home and when he answers it the cow bell rings in his ear. That's all that has to be done.

### Constant Change Needed

The sales process is not a static thing and sales methods used 10 years ago are outmoded as will be the present methods 10 years from now, said Arthur Coburn, vice-president of the Southwestern Life, at a luncheon of company production club members in San Antonio, Tex. There must be a constant intake of new sales ideas applicable to the agent's personality and methods, with a constant elimination of ideas unsuitable to his sales technique, said Mr. Coburn.

The new salesman should be warned against fixation in the selling process. Too many salesmen settle down to self-congratulation when they reach a certain income level. The agent should never regard himself as a finished salesman or he will be finished. He should never feel he knows all there is to know about the business. Mr. Coburn stressed the idea of selling the settlement option plan because it makes more and better sales. Eighty percent of success in selling depends upon ability to get along with people, he said.

# AGENCY MANAGEMENT

## Recruiting and Training Methods Are Outlined

General agents and supervisors of the John Hancock Mutual Life met at French Lick, Ind., to discuss problems of recruiting and training. Paul F. Clark, Boston general agent and president of the General Agents Association, presided and Dan W. Flickinger, Indianapolis general agent, welcomed the group to Indiana.

Observing that results from new organization in 1937 were the best in many years, J. Harry Wood, manager of general agencies, said: "The company's experience in 1937 showed that it takes from eight to 12 prospective agents to get one full-time man. The general agent must talk to one new man a week if he is to increase his organization by five men a year."

"How many general agents," Mr. Wood challenged, "have one good man for each year they have had an agency? You need \$100,000 of new business from new organization or you will be standing still or falling back. It takes approximately 10 interviews to hire one man. If an agency is to merely stand still, a general agent must talk to at least one new man each week."

"The problem of recruiting breaks down into four questions," said Arthur H. Dalzell of the Paul F. Clark agency, Boston. "These questions are: What kind of men do you want? Where are

you going to get them? How are you going to get them? What are you going to do with them after you get them?"

"In our agency the answer to the first question is that we want young or middle-aged men who will successfully sell a reasonable volume of life insurance of good quality and will become friendly and acceptable personalities in our agencies."

Outlining the various groups from which men are recruited, Mr. Dalzell said that in his agency the favorite type is the young man, usually in his middle twenties, who can be induced to enter the business on a career basis.

"We get most of these men," said Mr. Dalzell, "after they have been out of college from six months to two years. Our office has the happy quality of appearing to be a cross between a successful business office and a fraternity house. Records show that the longer it takes and the harder you work to get a man, the better he usually proves to be."

### Must Go Out After Men

"Although we have a liberal bonus arrangement, we find we cannot rely on the method of having our own agents bringing in men. The only dependable method is for the general agent or supervisor to go out after the men you want, the number you want, and the kind you want."

Analyzing a group of 28 new agents, Mr. Dalzell found that two walked in and asked for a job; two were brought in by other agents; the remaining 24 were recruited by people in management positions in the agency. Of this group 12 are under 25; six are between 27 and 30; four between 40 and 50; and one—a retired banker—is 60 years old. The five women in the group average 40 and four of them are widows.

Speaking of selection devices, Mr. Dalzell pointed out that they will not pick out successful men—that they are of greater negative value in weeding out those who have but little chance of success. These devices will never replace managerial judgment, but they are of considerable supplementary value.

### Black Tells His Plan

Walter I. Black, Omaha general agent, said the last 16 men he has hired have averaged age 31. Of these 10 have been obtained through personal contact. Mr. Black does not use the nominator system and none of his new men come through contact with his other agents.

He reported that he is starting a plan of writing letters to policyholders and personal friends in an attempt to recruit good new men, but this system has not been in effect long enough to show any notable results.

"Personal knowledge of a man, personal acquaintance with him, are the sure guides to a knowledge of the character and ability of a prospective agent," said Mr. Black. "I find that my judgment of a man is likely to be more accurate and more dependable when I know him personally."

### Wife Is Important

H. Lee Leavell, Wichita general agent, said the job of recruiting is one that the general agent must do himself and to which he must devote a great deal of time. The most important factor in a man's success or failure is the influence of his wife, said Mr. Leavell. For this reason he makes it a point to meet a man's family and impress the man's wife

with her importance as a helper in the business.

"Once a wife is sold on her value to the business and her influence in promoting her husband's success," said Mr. Leavell, "she will work hard to keep her husband going and on the track."

"You can't sit back in your swivel chair and just swivel," said William M. Houze, general agent at Chicago. "If you want to have a successful agency, you've got to go out and get your men. I don't know of any better way."

### Get Man Into Production

William A. Fowler of the agency department described his methods of training in the field using the John Hancock course. "The principle behind this training plan," Mr. Fowler explained, "is that of getting a man quickly into production, training him on presenting a single need. It is too much to ask of a new man that he have complete information about all forms of life insurance and be able to apply this information to his prospect."

"Even for the experienced agent," said Mr. Fowler, "the single needs approach is psychologically good and often leads into programming. If we approach a man on the idea of his need for a large amount of life insurance, we will have a hard time selling him even a small part of it. Approaching him at the start on a need which he understands and comprehends gets us immediately into action. There is nothing motivating to the average buyer in statistical knowledge."

"The planned sales talks keep a man from falling into the use of life insurance terminology and discussing the problem from a too professional angle. It is difficult to get experienced men to learn organized presentations, yet it is most important that they do use them."

### Older Men Read Course

In dealing with the older man, Mr. Fowler recommended that the trainer give him the sales course material and ask him to read it himself. This is effective because a man will often use the methods feeling that it was his own idea. He said that the sales course effectively answers the new man's three questions: How much money will I earn? How do I find people who will buy? What will I say?

W. B. Ackerman, Cincinnati general agent, said that he has used planned sales talks ever since he was a novice in the business when he practiced in front of a chair containing an imaginary prospect. He described his success in getting a woman agent into production who was successful at getting prospects and obtaining information about them, but apparently could not close. This woman would go out and do the ground work, then come back to the office and describe the situation to Mr. Ackerman, who would then supply her with a planned sales talk.

"When she started using these talks, her production went up. The system overcame her weakness in closing and gave her a track to run on in which she had confidence, because it proved to lead to a sale."

### Gets New Man Introduced

Arthur H. Dalzell, in charge of training at the Paul Clark agency, meets the situation of the man who is somewhat in a fog the first week in the business by simple but sound psychology. He takes him all over the office, introduces him to everyone—to the telephone girl and the stenographers, shows him the coatroom. He has the executives of the agency come down to the training room and give the recruits a talk for a few minutes, of both an informative and inspirational nature. This familiarizes the new man with the personnel of the office—makes him feel more at home.

Mr. Dalzell says the same practical rules that apply to learning anything apply to life insurance selling. "You can't learn to swim by reading about it, and the first time you go out you had better not go alone."

He does not consider that a man has completed his education, after he has finished a training course, but provides

an extension course of two hours a week, which the men take after completing preliminary training.

Speaking on old organization, Mr. Clark said: "The subject least discussed when general agents meet and which may be the greatest weakness of an agency is supervision of old organization. The emphasis should not be put on recruiting and training to the neglect of this important factor. A leader can do a great deal for an old agent by taking an interest in him, his family and his problems; by going out of the way to praise his achievements, lift him up when he is down. Keeping his sights lifted through contests, spurring him on to make merit classes, urging him to study for C. L. U., getting him interested in agency problems—all tend to make a better producer of him because such evidence of interest satisfies his ego and gives him an added sense of importance."

### Presents Selection Chart

Mr. Wood presented a selection chart which had been prepared from experience with new men in the John Hancock. He stated it would be of assistance, but warned that it was not the answer, adding that while the various tests and methods of selection are all valuable, a most essential quality to proper selection of agents is judgment.

"It is only the judgment of the general agent, based on the findings from the tests, analysis of the prospective agent, and his own experience with men—that can determine whether or not the prospective agent has a good chance of making the grade."

### St. Louis Cashiers' Meeting

Arthur Miller, Northwestern Mutual Life, former president of the Life Underwriters Association of St. Louis, will speak on "The Fundamentals of Tax Laws as They Pertain to Life Insurance" at the May 10 meeting of the Cashiers Club of St. Louis. Laurel E. Miller, branch secretary Sun Life of Canada, is chairman of the club.

### Utah Election June 9

The Utah Life Managers Association met in Salt Lake City and decided to hold its annual election on June 9. President Carl R. Marcussen named George J. Cannon, Beneficial Life, chairman of the nominating committee.

Jacob A. Kahn, manager General Electric Supply Corporation, spoke on "Personality in Business." He stressed personal appearance as an essential for up-to-date salesmen. "The modern salesman, regardless of his line," said Mr. Kahn, "is never dressed for business until he puts on a smile."

Joseph T. Butler, Aetna Life, reviewed the book, "Think and Grow Rich," by Napoleon Hill.

### Seven Cashiers Associations

Cashiers associations have been organized in Sioux City, Ia., St. Petersburg, Fla., and Baltimore, Md., bringing the total of known organizations up to seven. Associations are already functioning in Omaha, San Francisco, Cleveland and St. Louis. Paul S. Miller, Penn Mutual Life office manager in Cleveland and head of the cashiers organization there, is the key man in the movement. He is located at 1330 Hanna building, Cleveland.

### Burnett in St. Louis

H. T. Burnett, vice-president in charge of agents for the Reliance Life, spoke at a luncheon meeting of the General Agents & Managers Association of St. Louis on "Selection of Agents."

### Trial Date Is Sept. 6

PHOENIX, ARIZ.—Federal Judge Ling, following the appearance of the 13 former officers, directors and employees of the old Pacific Mutual Life, and the pleading of not guilty by nine, who previously had contested the case, set the date for the trial for Sept. 6.

## Logical Headquarters for Insurance Men



COMFORT •

New

HOTEL  
CLARK

in Downtown

LOS ANGELES

Convenience is another offering of this hotel. Whether on business or pleasure bent, the Hotel Clark makes an ideal "base of operations" as well as a restful "billet" at the end of the day's "campaign." Good Food, naturally. And moderate charges, as well as for room accommodations, give final significance to assuring word—COMFORT.

Single from \$2.50

Double from \$3.50

ROOMS

555

BATHS

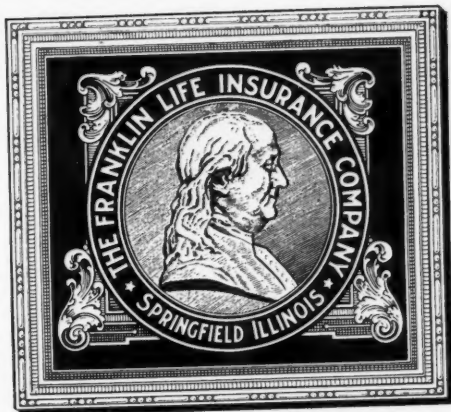
Fifth and Hill

P. G. B. MORRIS, Manager



# *The* NATIONAL UNDERWRITER

B40



*Fifty-four years of congenial three-point cooperation... Company-Agent-Policyowner... the utmost in service to the man who buys... and the fullest collaboration with the man who sells.*

*The Franklin*

## LIFE PAYMENTS NUMBER

• 1938 •

THE SATURDAY EVENING POST



## *Suppose there were no Life Insurance Agents*

**I**T's little or no exaggeration to say that if there were no life insurance agents, relatively few people would own life insurance.

Many thousands more of the women who are widowed every year, thousands more of the children who are left fatherless, would be totally or pitifully unprovided for, if it were not for life insurance agents.

For it is a fact that, although life insurance is the surest way in which the average man can provide an immediate estate for his family, life insurance is not *bought*—it is sold. Only rarely does the man eligible for life insurance

make the first move toward getting it.

And this is understandable. It is human nature to expect to live a full and normal lifetime. It is natural to expect catastrophe to happen to the other fellow, and not to one's self. It is only human for a man to have faith in his future, and to put off providing for that future.

Unfortunately, the best doesn't always happen. That is why it is fortunate for the average man, and for his wife and children, that there are such people as life insurance agents. Your agent does you a valuable service, often in spite of yourself.

*This is Number 1 in a series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. A copy of this advertisement will be mailed upon request.*

**Metropolitan Life  
Insurance Company**  
(A MUTUAL COMPANY)

Frederick H. Ecker, CHAIRMAN OF THE BOARD  
Leroy A. Lincoln, PRESIDENT  
1 MADISON AVENUE, NEW YORK, N. Y.



**T**HIS is the first\* of a new series of advertisements designed to give the public a clearer understanding of how a life insurance company operates. It's fitting that the first of this series concerns the *insurance agent*. For he performs a most important service—he helps give peace of mind and a comforting sense of security to millions of people.

\*Appears in May issues of: *Cosmopolitan* • *Nation's Business* • *Saturday Evening Post*, May 14 • *Collier's*, May 14 • *American Weekly*, May 8 • *This Week*, May 15 • *Forbes*, May 1 • *Business Week*, May 14 • *Time*, May 9



## THIRTY-EIGHTH ANNUAL

**FINANCIAL  
STATEMENT**

OF THE

**NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY, INC.****YEAR ENDING***December 31, 1937***ASSETS****LIABILITIES**

Bonds Owned .....	\$28,447,154.19	Legal Reserve, Life Insurance Policies..	\$41,466,457.07
Real Estate Loans, First Mortgages....	14,258,190.47	Reserve, Disability Policies, of Which	
Cash in Banks and Offices .....	2,451,893.99	\$1,749,639.35 Is Contingent.....	1,907,987.02
Real Estate Owned, of Which		Reserve for Epidemics.....	1,000,000.00
\$1,172,941.31 Is Used for Company		Reserve for Employees' Retirement....	1,000,000.00
Purposes .....	4,225,326.89	Investment Fluctuation Fund.....	600,000.00
Loans on Bonds.....	27,500.00	Gross Premiums Paid in Advance.....	329,303.53
Net Unpaid and Deferred Premiums, etc.	1,874,943.73	Taxes Accrued, But Not Due.....	592,632.05
Policy Loans .....	2,993,906.59	Commissions to Agents, Due and Accrued	176,363.27
Interest Due and Accrued.....	613,063.91	Agents' Bond Deposits.....	453,897.91
		Policy Claims in Process of Payment and	
		Adjustment .....	230,960.09
		All Other Items.....	174,692.27
		Liabilities Other Than Capital and	
		Surplus .....	\$47,932,293.21
		Capital and Surplus.....	6,959,686.56
TOTAL ASSETS .....	\$54,891,979.77	TOTAL LIABILITIES .....	\$54,891,979.77

Increase in Life Insurance in Force During 1937...\$ 63,082,291.00

Total Payments to Policyholders, 38 years Ending  
December 31, 1937..... 120,055,031.94

Total Life Insurance in Force December 31, 1937.. 599,810,646.00

*The***NATIONAL LIFE & ACCIDENT INSURANCE CO., INC.**

HOME OFFICE, National Building, NASHVILLE, TENNESSEE

C. A. CRAIG, Chairman of the Board . . . . W. R. WILLS, President

*An insured father  
means a protected child*

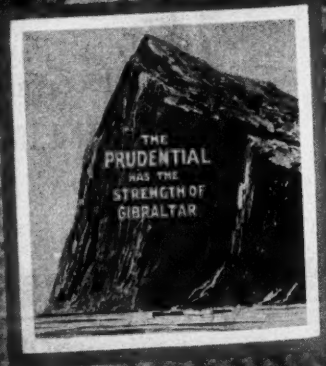


**The Prudential**

**INSURANCE COMPANY OF AMERICA**

EDWARD D. DUFFIELD, President

Home Office, NEWARK, N. J.





# The National Underwriter

LIFE INSURANCE EDITION

Succeeding

THE INSURANCE PRESS

Life Insurance Distributions Number

In Two Parts  
Part Two

Friday, May 6, 1938

42nd Year  
No. 18

## PAYMENTS INCREASE IN 1937

### Life Insurance Companies Report on Distribution

● That there are each year enormous sums paid by life insurance companies, reflects not only to the credit of the institution itself but to the thrift of American citizens and their obedience to the law of preservation. The payment of claims, large or small, bring their proportionate share of protection to the widow and children and make possible the continuance of normal welfare after earning power has ceased. No adequate picture can be presented and no competent estimate of the benefits can be given by the distribution of billions of dollars to thousands of our citizens. It does, however, represent character, love and devotion and the vital part that life insurance is playing in every day life.

● Last year life insurance payments in the United States and Canada totaled \$2,854,771,623. Of this total, 61 percent went to living policyholders and 39 percent to beneficiaries. This means that each minute of every working day life insurance companies were paying insureds and beneficiaries \$19,825. Death claims paid totaled \$1,093,742,009 during the year; matured endowments and annuities, \$330,731,905; disability claims and additional accidental death benefits, \$144,968,144; payments for premium savings and cash surrender values, \$1,285,329,565.

● In the last ten years life insurance companies have paid to insureds and beneficiaries \$28,519,857,452; these large sums paid year after year have not only been of definite benefit to those involved but have given material assistance in softening governmental problems. The exact amount accruing to unemployment and relief may not be determined but it is safe to assert that life insurance payments have relieved thousands of persons each year from the necessity of engaging in a futile attempt to find employment and additional thousands have likewise been maintained by these payments who otherwise may have become objects of charity.

The peak of life insurance payments was reached in 1932 when \$3,557,747,881 was paid by life insurance companies. During that year and several years following there was a heavy demand for cash surrender values due to the depression which increased normal payments. In 1932 the cash surrender value and dividend total was \$2,088,426,843 compared with \$1,285,329,565 in 1937; or larger by \$803,097,278 in 1932.

● The payments made through death claims, matured endowments, annuities and disability reached a new high in 1937, as these items accounted for \$1,569,442,058 of the total payments.

The totals paid under this heading have persistently increased during the past five years; in 1933 they were \$1,411,187,914. This increase amounting to \$158,254,144 is largely due to annuity payments and increased disability payments.

● Although life insurance companies were paying out nearly \$3,000,000,000 last year, their total assets increased from \$26,618,068,953 in

#### 38th Annual Tabulation

● The National Underwriter—Insurance Press computations show the following summation of life insurance distributions in 1937 by insurance organizations operating in the United States and Canada:

1. Death claims . . . . .	\$1,093,742,009
2. Matured endowments and annuities . . . . .	330,731,905
3. Disability claims and additional accidental death benefits . . . . .	144,968,144
4. Payments for premium savings (dividends to policyholders) and for cash surrender values . . . . .	1,285,329,565

Grand Total, 1937 . . . \$2,854,771,623  
Five Year Total . . . \$15,159,475,080

1936 to \$28,417,783,053, (this figure from companies representing approximately 95 percent of the total insurance in force) in 1937; this increase is \$1,799,714,100. At the end of 1936 there was in force \$110,730,831,607 total insurance while on Dec. 31, 1937, there was a total of \$117,338,324,042, an increase of over six billions. Ordinary insurance in force at the end of 1937 was \$83,022,205,288, industrial \$20,682,044,343, and group \$13,634,074,411.

An increasing investment responsibility has been placed upon life insurance companies during the past ten years as a result of the heavy purchasing of annuities and single premium contracts of all kinds. At the end of 1928, for example, there was \$99,165,425,520 insurance in force the

total assets \$16,895,241,512, while at the end of 1937 the insurance in force had increased \$18,172,898,522, and during the ten year period assets had increased \$11,522,541,541. These heavy deposits to insurance companies for investment are indeed high tribute.

The strength of life insurance organizations is evidenced by these figures as of Dec. 31, 1937, from companies representing approximately 95 percent of the total insurance in force: net reserves (excluding reserves for disability and double indemnity) \$22,846,501,489; total premium income \$3,995,609,354. New insurance paid for \$16,596,173,660, a sharp gain over the previous year.

● Life insurance companies paid \$24,499,616 in double indemnity claims in 1937 compared to \$23,679,066 in 1936.

Permanent total disability claims totaled \$120,468,528 in 1937 a decided increase over the 1936 total of \$104,796,635.

● There were seven life insurance claims paid in 1937 over \$1,000,000, four over \$1,500,000 and one of \$2,900,000. A great number of large claims were paid during the year; there were 662 claims over \$50,000, 109 over \$200,000. A table shown in this issue gives the number of large claims paid. A careful reading of the letters from beneficiaries, found in this issue, reveals that insureds and beneficiaries alike have made intelligent use of the income provisions in their insurance; it shows a consciousness of the necessity for current income and the means through which it can be guaranteed.

● New York led the states in life insurance payments last year with \$495,000,000, a per capita payment of \$38.26. Pennsylvania was second with \$275,500,000, a per capita payment of \$27.18. Illinois was third with \$229,000,000, a per capita payment of \$29.19. Ohio came fourth with \$173,500,000, per capita payment of \$25.84. Massachusetts was fifth with \$143,000,000 and a per capita payment of \$32.31. California sixth with payment of \$140,500,000, a per capita payment of \$23.19. It was followed by New Jersey with \$133,600,000, per capita \$30.86. Michigan with \$95,400,000, per capita \$19.99; Missouri \$79,500,000, per capita \$20.08. Texas came tenth with \$68,800,000, per capita payment of \$11.24.

The largest percentage gain in payments among the states was made by Delaware with a 20 percent increase followed by New Hampshire with 10½ percent, Nevada 9 percent, Florida 5½ per-

cent, California 4½ percent; many other states showed an increase.

New York had the largest per capita payment with \$38.26, followed by Rhode Island with \$37.59, Connecticut with \$33.04, Massachusetts \$32.31, New Jersey \$30.86.

● New York led the cities in payments with \$155,268,000, Chicago second with \$106,716,000, followed by Philadelphia with \$35,060,000 Brooklyn \$34,060,000, Pittsburgh \$30,255,000, Los Angeles \$27,555,000 St. Louis \$24,610,000, Detroit \$24,017,000, Cleveland \$21,737,000. There were 20 cities receiving \$10,000,000 or more and 143 in the \$1,000,000 class. In 476 cities \$300,000 or more was paid.

● The distribution of these amounts of life insurance money, both large and small, brings out the fact that many prominent persons who died during the year were strong adherents of life insurance. People in all walks of life had planned protection for their dependents and through insurance those plans are guaranteed. Among the nationally prominent insureds who died during the year are:

Atlee Pomerene, United States Senator from Ohio, 1911-1923.  
Frank A. Vanderlip, financier and former president of the National City Bank.  
Robert W. Bingham, United States ambassador to Great Britain.  
Louis F. Swift, Chicago packer.  
George S. Parker, founder of Parker Pen Co.  
August H. Landwehr, co-founder of the Holland Furnace Co.  
Colonel Ike T. Pryor, former president the National Livestock Association.  
Donald E. Frederick, founder of Seattle's largest department store.  
Lansing P. Reed, attorney and partner of John W. Davis, one time Democratic nominee for President.  
Frederick L. Maytag, founder of Maytag Co., washing machine manufacturers.  
Zion de F. Bernstein, founder of Norton Retail Stores, New York.  
Frank H. Lee, world's largest hat manufacturer.  
Colonel Grayson M-P. Murphy, first European commissioner of the American Red Cross.  
Newton D. Baker, attorney and Secretary of War under President Woodrow Wilson.  
Albert J. Kobler, publisher, "Daily Mirror" and "American Weekly."  
Harris M. Hanshue, pioneer in air transport.  
Oscar Lampland, pioneer in the lumber industry, St. Paul.  
Charles N. Teetor, inventor of the railway cycle.  
Robert L. Studley, former president of the Boston and National Wool Trade Association.  
Thomas H. Gammack, broker in New York.  
George Puchta, former Mayor of Cincinnati.  
John Weld Peck, former Federal Judge of the Southern District of Ohio.  
Hugh L. Hopkins, real estate operator in Miami.  
Charles W. Lyons, fertilizer manufacturer in Tampa.  
Alpheus C. Beane, vice-president of the New York Cotton Exchange.  
Wallace Smith, writer for the screen; "Two Arabian Knights" and others.

## IN THIS 1938 EDITION

### 38th Annual Tabulation

Editorial Comment.	Page 3
Tables Showing Payments for Past Ten Years.	Page 6
Table Showing Number of Large Claims Classified.	Page 7
List of Prominent Policyholders Who Died in 1937.	Page 7
Analysis of Life Insurance Payments by Percentage, 1937 Compared with 1936.	Page 11
Table Showing Disability and Double Indemnity Payments in 1937.	Page 13
Table "Life Insurance Payments by States in 1937."	Page 14
Tables Showing Amounts of Insurance, Classified, for Past Ten Years.	Page 15
Tables Showing New Business, Total Premium Income, Admitted Assets, for Past Ten Years.	Page 15
"Thumb Nail" Sketches of Prominent Policyholders Who Died in 1937.	
Letters from Prominent Business Men; Letters from Governors.	
Letters from Beneficiaries.	

#### SPECIAL FEATURE ARTICLES BY

Irwin D. Herzfelder, specialist in estate planning, New York.	Page 9
Paul W. Cook, general agent Mutual Benefit Life at Chicago.	Page 16
Marc A. Law, general agent National Life, Vermont, at Chicago.	Page 19
Raymond W. Frank, special agent State Mutual Life at Chicago.	Page 23
Edmund E. Lamb, general agent Columbian National Life at Chicago.	Page 30
William M. Rothaermal, vice-president Continental American Life.	Page 47

#### ALSO

Ranking of Cities Nationally According to Payments Made.	Page 13
Ranking of Cities in Each State According to Payments Made.	Page 14
Compilation Showing Distribution of Payments in Each City.	Pages 17-64

Lyman Ward, former Assistant U. S. Attorney for the Southern District of N. Y.  
John J. Lenehan, Assistant Prosecutor of Hudson County, N. J.

Frederick R. Lehlbach, Representative from New Jersey.  
Dean C. Osborne, vice-president The Dentists Supply Co.  
Theodore S. Huntington, former president The Huntington National Bank.  
Dr. Charles P. Sylvester, founder of the Allerton Private Hospital at Hull.  
William J. Fox, president of Long's, Inc., chain stores in New York.  
Frank A. Knapp, president Northern Ohio Telephone Co.  
John Christensen, president The Cincinnati Gear Co.  
Carl Boschwitz, dealer in government securities in New York.  
Ferdinand A. Buescher, founder of the Buescher Band Instrument Co.  
Edmund P. Kelly, president The Capital City Products Co., makers of oleomargarine.  
Charles F. Burke, real estate operator in New York.  
Harvey T. Woodruff, sports writer and editor for the "Chicago Tribune."  
Joseph T. Alling, chairman of trustees of the University of Rochester.  
Jay R. Monroe, founder of The Monroe Calculating Machine Co.  
Merton C. Robbins, publisher and former manager of "Iron Age."  
Clarence M. Clark, Philadelphia Banker, E. W. Clark & Co.  
James W. Sanders, owner of a chain of cotton mills in the south.  
Fred Kuser, founder of The Walter Automobile Co.

● Many insurance executives, managers and agents, died in 1937 with large amounts of life insurance, among these are:

M. M. Moore, Indianapolis, general agent Massachusetts Mutual Life.  
Herbert N. Hamilton, manager Philadelphia agency Union Central Life.  
Kenneth Hoskins, general agent Franklin Life, Lufkin, Tex.  
E. M. Crutchfield, general agent Equitable Society, Richmond, Va.  
Norris H. Bokum of Bokum & Dingle, general agents Massachusetts Mutual Life, Chicago.  
Elmer B. Stephenson, former president Security Mutual Life of Nebraska, in Lincoln, Neb.  
Laurence C. Witten, former general agent Massachusetts Mutual Life in Cincinnati.  
F. C. Allison, former state agent Pacific Mutual Life in Nashville.  
George Graham, executive vice-president Manhattan Life, New York.  
Bennett Ellison, of Bennett & Ellison general insurance and agents Equitable Life of Iowa in New York.  
Edward Milligan, president Phoenix Insurance Co., Hartford.  
Albert N. Gates, of Alexander & Alexander, N. Y. City, Ridgewood, N. J.  
George N. Ayres, president Central Life of Iowa, Des Moines.  
Joseph B. Reynolds, president Kansas City Life.  
Moses Tanenbaum, president I. Tanenbaum, Son & Co., Insurance, New York.  
Paul L. Ruehrmund, president Paul L. Ruehrmund, Inc., general insurance Richmond.

● Substantial amounts of life insurance were owned by heads of department stores and among those who died last year are noted the following:  
Ernest Eskind of J. Eskind & Sons Dry Goods at Nashville.

(Continued on page 6)

## Financial Structure of Life Companies

	Dec. 31, 1937	Dec. 31, 1936	Dec. 31, 1935	Dec. 31, 1934	Dec. 31, 1933
New Premiums (Life)...	\$ 343,879,413	\$ 334,827,630	\$ 377,203,603	\$ 311,830,920	\$ 258,310,441
Renewal Premiums (Life)	2,387,606,046	2,297,077,782	2,255,373,801	2,242,121,412	2,259,341,828
Industrial Premiums .....	727,035,400	674,373,144	646,465,941	650,121,358	649,283,558
Annuity Premiums .....	402,218,666 <sup>1</sup>	463,881,601 <sup>1</sup>	514,193,485 <sup>1</sup>	436,933,489 <sup>1</sup>	280,705,754
Dis. and D. I. Premiums ..	99,700,751	99,366,579	97,215,155	98,863,886	101,225,523
Total Premium Income...	3,995,609,354	3,869,526,736	3,890,451,985	3,739,871,065	3,548,867,104
New Business .....	16,596,173,660	15,726,340,514	16,384,863,202	16,763,097,360	16,258,466,018
Total Insurance in Force	117,338,324,042	110,730,831,607	106,636,967,644	104,446,703,493	103,219,119,878
Ordinary .....	83,022,205,288	79,420,661,940	77,526,990,614	76,842,949,414	76,835,071,336
Group .....	13,634,074,411	12,075,822,023	11,186,905,419	10,135,729,836	9,372,525,893
Industrial .....	20,682,044,343	19,234,347,644	17,923,071,611	17,468,024,243	17,011,522,649
Admitted Assets .....	28,417,783,053	26,618,068,953	24,857,102,403	23,334,397,702	22,281,489,790

<sup>1</sup>New annuity premiums represent \$231,116,037 of the total in 1937; \$308,844,431 in 1936; \$387,671,982 in 1935; \$348,674,965 in 1934.  
Figures are for companies with approximately 95 percent of total insurance in force.





THE underlying purpose of Life Insurance is to provide the policyholder with a means of facing a responsibility to *others*.

The thoughtful individual plans his Life Insurance Contract as something far more comprehensive than the *support for his old age* which it may turn out to be. He recognizes the fact that he *may* never reach an old age at all, but may die prematurely. He looks to his Life Insurance as a guarantee of Cash or continuing Income to his *Dependents* after his death.

Field Representatives of THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK wish to meet and advise with men and women who desire to plan the right sort of *Protection* for themselves and their *Dependents*.

They urge such individuals to subscribe for Life Insurance long before the active body gives any hint whatever of death—or even of failing health or decreasing vigor. They appeal to the mind, only—not the body. The body *might* prophesy undying, perpetual strength. The *mind*, they know, recognizes this as a fantasy.

They know and explain that Life Insurance begun in the early years when it seems least *urgent*, has the advantage of the low age-rates then obtainable. They point out that, as the trend of earning power turns upward, the premiums on existing Insurance remain fixed and may be *reduced* by Dividends. So that by the time the body concedes the great need for Life Insurance the mind rejoices that it had long since foreseen this need and provided for it on the best of terms.

Yes, say these Representatives, it is true that Life Insurance *may* turn out to be a good Investment to fall back on, and that those who live with it for 20 or 30 or even 40 years are often delighted and surprised when they realize that they have accumulated a substantial Fund.

But the purchaser who looks at Life Insurance in its broadest sense seldom places *self* first; he considers a Life Insurance Contract as much more than a Savings Fund. He regards it rather as an arrangement made by him for the benefit of *another* whom he loves—an act of justice and generosity—a provision to be adhered to despite all adversity and to be enlarged as circumstances permit.

Americans may well be proud of the fact that their Life Insurance funds amounting to more than 100 Billion Dollars, cover those for whom the Insurance was taken out—an amount more than *double* that covering the people in all the other nations of the world.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK  
*in its Introductory Training Course for  
Life Insurance Agency Representatives*

(Continued from page 4)

David H. Strauss, vice-pres. Rich's Dept. Store, Inc., Atlanta.  
 Fred G. Beurer, vice-pres. John Gerber Dept. Store Memphis.  
 Milton Bensinger, vice-pres. Bensinger Outfitting Co., Louisville.  
 R. F. Burden, pres. Burden-Smith & Co. Dept. Store, Macon.  
 Solon Farrnbacher, former pres. Farrnbacher, Inc., Dept. Store, Baton Rouge.  
 Arthur D. Kaufman, vice-pres. Mayers, Inc., Dept. Store, Baltimore.  
 John T. Killen, pres. Union Dry Goods Co., Macon.  
 Herman Levinson, prop. Levinson's Dept. Store, El Dorado, Kas.  
 Louis Phillips, pres. Burger-Phillips Co. Dept. Store, Birmingham.  
 Wm. N. Rudy, partner J. A. Rudy & Sons Dept. Store, Paducah, Ky.  
 J. C. Ridnour, pres. J. C. Ridnour Co., wholesale Dry Goods, Lincoln, Neb.  
 Abel E. Simmons, mang. dir. M. L. Parker Co. Dept. Store, Davenport.  
 W. D. Symmes, pres. power Mercantile Co. Dept. Store, Lewistown, Mont.  
 Louis Snyder, mgr. L. Snyder Dept. Store, Norfolk, Va.  
 Sigmund Seiferheld, pres. N. Erlanger, Blumgart Co., dry goods, New York City.  
 Geo. H. Scheele, vice-pres. W. F. Brandt & Son Co., dry goods, Watertown, Wis.  
 V. V. Vandever, dir. The Vandever Dry Goods Co., Tulsa, Okla.  
 Milton Livingston, partner A. Livingston & Sons Dept. Store, Bloomington Ill.  
 Isaac Eisenberg, partner Eisenberg & Tickton, dry goods, Woonsocket, R. I.  
 Edward L. Richard, Wholesale Dry Goods, Crichton, Ala.  
 Donald E. Frederick, founder Frederick & Nelson Dept. Store, Seattle.

● Among the many women who left large amounts of life insurance in 1937 are noted the following:

Mrs. Lillian H. B. Lippitt, Providence, widow of Robert L. Lippitt.  
 Mrs. Emily L. Foster, Buffalo, widow of Orrin E. Foster.  
 Ruth E. C. Henninger, Pittsburgh.  
 Tessie Landaw, Pittsburgh.  
 Mrs. Sara Davidson May, Pittsburgh, a former treasurer of the Junior League of Pittsburgh.  
 Agnes W. Smith, Binghamton, N. Y.  
 Magretta L. Wissler, Columbus, O.  
 Mrs. Edna S. Severin, Indianapolis.  
 Margaret W. Macey, an attorney at Lebanon, Tenn.  
 Anne Lewis Johnson, Charleston, W. Va.  
 Mrs. Rose G. Eisendrath, Chicago.  
 Mrs. Altha C. Beaufort, New York City, widow of Josn E. Beaufort, oil operator.  
 Emma Bollman, Tuscola, Ill.

In this issue will be found "Thumb Nail" sketches of many prominent persons who owned life insurance and who died last year.

● Income received by individuals in the United States during the year 1937, according to figures

given by the National Industrial Conference Board, was \$67,534,000,000; of this amount, salaries and wages, the board said, amounted to \$42,400,000,000, or about 63 percent of the total national income. During the year Life Insurance payments were \$2,854,771,623 or about 7 percent of the total earned income.

An important and fundamental function of life insurance is to indemnify for loss of earning power and to provide the continuance of salary or wages in the event that death should intervene before financial security is established, and to this end there now is in force in this country \$117,338,324,042 of life insurance. The guarantee of constant income in the event of death is of vital importance to every worker and life insurance offers methods of settlement providing for regular monthly payments which increase the total amount paid out and make for more permanent security. These monthly checks are being recognized by insureds as indispensable to the support of the family.

Earned income represents a large percentage of the nation's total income, upon it rests the burden of purchasing power and support; it is manifestly important to provide means to maintain it. Death removes the worker from his employer's payroll and from that time his dependents exist on the payroll which he has established.

● It has often been a cause of wonder as to how many beneficiaries under an insurance policy, where the privilege of receiving cash or income was made elective, realized the importance of their decision and how many look back upon that moment with regret especially if a cash settlement were taken.

While it is true that immediate cash is necessary to take care of expenses incident to the death of the insured, cash to liquidate a mortgage or retire a loan, it is also true that there is always need of cash and these needs not only exist at the time of death but are current and it is the purpose of settlement options to make certain that these current needs can be met.

There are all too many cases where large amounts have been inherited or large sums paid through life insurance, where such estates either through inefficient management or improper planning gradually dissipate and fail to provide the amount of security intended through years of accumulation. The temptation to invest unwisely is still very strong, yet there are certain laws governing the accumulation and safe investment of money, many widows are not familiar with these rules and for this reason life insurance companies

make it possible through their provision of settlement options to elect permanent security in lieu of temporary riches. To provide a certain amount of capital to be invested at a seemingly safe rate of return does not always make for security; interest rates constantly change, bonds are refunded or mature, securities of all kinds change in value with regularity; these are matters of utmost concern and call for constant vigilance and investment understanding, a lack of these may prove fatal to security. A properly prearranged life insurance program with an intelligent use of settlement options, however, removes all investment problems, eliminates waste, uncertainty and provides a stable and continuing protection.

People are beginning to realize that through settlement options the premium dollar buys more insurance protection and when a careful survey has been made of the needs of the insured's family a program of absolute security can be set up, one which depression and panic cannot disturb. This important function of life insurance is in competition with insecurity of every sort, it is a guarantee that money will be supplied when it is needed. Many insureds realizing the importance of making permanent the insurance they have provided are now rearranging their insurance programs or taking additional insurance and prearranging the distribution to co-ordinate with the future needs of their dependents.

Life insurance companies have made lasting security possible and through proper analysis of the needs and proper use of settlements this end may be attained. There is much space in a life insurance policy devoted to settlement options and those tables of figures deserve and are receiving a much better understanding also the realization that through their use permanent security is assured.

● It often seems difficult to prove a case which is based upon fact and reality. Life insurance is an institution to promote individual security, financial security, a very desirable possession, which is the guarantee of personal freedom from want. That there are in America about 64,000,000 policyholders, that many living persons endorse life insurance in no uncertain terms and that beneficiaries are made secure by reason of it is indeed strong endorsement; the compelling argument, however, comes from the insured who has provided for his dependents through life insurance thereby proving his case.

We present definite evidence in this issue that life insurance continues to do wonderful work.

## Life Insurance Payments for Ten Years

Showing Disability Payments, Dividends and Cash Surrender Values, Double Indemnity and Total Payments.

	Total Payments*	Disability	Double Indemnity	Dividends and Cash Surrender Values	Death Claims (Excluding Double Indemnity), Matured Endowments and Annuities
1928	\$ 2,057,038,892	\$ 38,042,717	\$ 12,168,768	\$ 914,876,759	\$ 1,091,950,648
1929	2,197,482,574	34,213,602	20,344,090	936,380,405	1,206,544,477
1930	2,642,259,949	53,536,934	25,240,561	1,297,647,383	1,265,835,071
1931	2,905,853,076	66,272,299	27,018,033	1,589,515,345	1,223,047,399
1932	3,557,747,881	80,414,134	24,186,109	2,088,426,843	1,364,720,795
1933	3,465,224,187	89,521,034	21,733,200	2,054,036,273	1,299,933,680
1934	3,101,525,930	95,319,222	22,873,971	1,715,310,536	1,268,022,201
1935	2,908,653,202	96,656,355	21,691,081	1,450,709,696	1,339,596,070
1936	2,829,300,138	104,796,635	23,679,066	1,326,302,095	1,374,522,342
1937	2,854,771,623	120,468,528	24,499,616	1,285,329,565	1,424,473,914
<b>Total</b>	<b>\$28,519,857,452</b>	<b>\$779,241,460</b>	<b>\$223,434,495</b>	<b>\$14,658,534,900</b>	<b>\$12,858,646,597</b>

\*Including Death Claims, Matured Endowments, Annuities, Disability, Dividends and Surrenders.

The figures in this schedule are for companies representing approximately 95 percent of the total insurance in force.



# Prominent Life Payments in 1937

## A PARTIAL LIST OF INSURED

George P. Abel, Lincoln, Nebr., Pres. Abel Construction Co., Road Contractors.  
 Leo Abraham, New York City, Real Estate Broker.  
 John C. Acheson, St. Paul, Pres. Macalester College.  
 Ones C. Adamson, Minneapolis, V. P. Forman Ford & Co., Glass & Paint Mfg.  
 Lewis C. Adler, Atlanta, Clothing Merchant.  
 Sylvester Altholter, Wyandotte, Mich., Pres. of Creamery.  
 Benjamin L. Agler, Youngstown, O., Pres. Benjamin Agler & Co., Inc., Insurance.  
 George Alexander, New Rochelle, N. Y., G. Alexander & Sons, Poultry.  
 Arthur L. Allais, Chicago, Pres. Columbus Mining Co., Coal Operator.  
 Edward C. Allen, Providence, Retired, Former V. P. Special Fabrics Sayles Finishing Plants Inc.  
 Harry Mason Allen, Atlanta, Mgr. Service Engraving Co.  
 Codrus L. Aller, Beatrice, Nebr., Treas. Blak Bros. Flour Mills.  
 Joseph T. Alling, Rochester, N. Y., Pres. The Alling & Cory Co., Paper Dealers.  
 Frank C. Allison, Nashville, Former State Agent Pacific Mutual Life Ins. Co.  
 Maurice L. Altheimer, Little Rock, Pres. The Twin City Corp., Real Estate.  
 Henry W. Ambrose, Conway, S. C., Pres. Conway Lumber Co.  
 Carl M. Anderson, Rochester, Minn., Physician.  
 Lawrence L. Anderson, Louisville, Agent Northwestern Mutual Life Ins. Co.  
 Alfred C. Andrews, New York City, Retired.  
 James H. Andrew, Brooklyn, Ophthalmologist and Consulting Oculist, Industrial Home for the Blind.  
 Victor H. Anneke, Duluth, Pres. Fitger Brewing Co.  
 Taylor W. Anstead, East Orange, N. J., Asst. Supt. Ault & Wilborg Ink Co.  
 James Archibald, Pottsville, Pa., Mining Engineer.  
 Charles M. Armes, Roanoke, Va., Pres. Columbia Bld. & Loan Assn.  
 W. Coleman Atkins, Indianapolis, Partner, Atkins, Hamill & Gates, Brokers.  
 Herbert J. Atwood, Duluth, Pres. Atwood-Larson Co., Grain Dealers.  
 Harry P. Aumack, Queens Village, N. Y., Asst. Cashier Chase Natl. Bank.  
 Mark L. Austin, Sunnyside, Wash., Restaurateur.  
 John T. Axtell, Newton, Kans., Retired Physician & Surgeon.  
 George N. Ayres, Des Moines, Pres. Central Life Assurance Society.  
 Lawrence J. Baer, Kansas City, Mo., Pres. L. J. Baer & Co., Realtors.  
 Newton D. Baker, Cleveland, Attorney.  
 Richard W. Baker, Princeton, N. J., Attorney.  
 Harry B. Bailey, Rockford, Ill., Retired Physician.  
 Alden W. Baldwin, Springfield, Mass., with F. A. Basette Co., Printers.  
 Edward U. Banker, Aurora, Ill., Surgeon.  
 George A. Banta, Richmond, Va., State Agt. N. Y. Underwriters Ins. Co.  
 John L. Barchard, Milwaukee, Pres. Hummel & Downing Co., Box Mfrs.  
 Walter E. Bare, Sr., Atlanta, Gen. Mgr. Southern Bell Telephone & Telegraph Co.  
 Frank E. Barker, Hamilton, O., Pres. The Carr Milling Co., Flour Miller.  
 Walter L. Barlow, Dallas.  
 Wm. J. Barr, Chattanooga, Pres. Cameron & Barr Baking Co.  
 Jesse Richard Barry, Arkansas Pass., Tex., Banker.  
 Edward E. Barthell, Evanston, Ill., Attorney.  
 Norwood P. Barton, Mercedes, Tex., Banker.  
 Frank Bastin, Vincennes, Ind., Pres. & Mgr. Blackford Window Glass Co.  
 George T. Bauder, LaJolla, Calif., Retired Executive of General Electric Co.  
 James F. Baumgardner, Toledo, Retired.  
 Noah A. Beaman, Snow Hill, N. C., Farmer.  
 Victor E. Beamer, Jacksonville, Fla., Agency Mgr. Equitable Life Assur. Soc.  
 Alpheus C. Beane, Greenwich, Conn., Partner Fenner & Beane, Brokers, New York City.  
 James Means Beatty, Columbus, O., Pres. The Federal Glass Co.  
 Mrs. Altha C. Beaufort, New York City, Widow of John E. Beaufort, Oil Proprietor.  
 Gustavus G. Becher, Columbus, Nebr., Partner, Becher, Hackenberger & Chambers, Real Estate & Insurance.  
 Adolph C. Beck, Minneapolis, Proprietor A. C. Beck Co., Boiler Compounds.

Frank C. Beck, Topeka, Partner, Beck-Baer Co., Plumbing Contractors.  
 Adolph H. Behrenberg, Pittsburgh, Manufacturer.  
 Harry W. Beilstein, Sandusky, O., Prop. Beilstein Laundry & Dry Cleaning Co.  
 John W. Bell, Quinwood, W. Va.  
 Milton Bensinger, Louisville, V. P. Bensinger Outfitting Co., Furniture, etc.  
 Donald E. Bent, Albuquerque, N. Mex., Mgr. Electric Light Plant.  
 Harrison Berger, Ardmore, Pa., Merchant.  
 Bertram Bergson, Marshall, Tex., Real Estate Operator.  
 George F. Berkander, Providence, Secy. Linden & Co., Screw Mach. Products & Manufacturing Jeweler.

## In This Issue Are Reported

662 Claims over \$	50,000
268 Claims over	100,000
109 Claims over	200,000
54 Claims over	300,000
35 Claims over	400,000
23 Claims over	500,000
17 Claims over	600,000
13 Claims over	700,000
10 Claims over	800,000
9 Claims over	900,000
7 Claims over	1,000,000
4 Claims over	1,500,000
1 Claim over	2,900,000

Louis Bernstein, Pittsburgh Pres. Bernstein & Mann, Inc., Wholesale Milliners.  
 Zion D. Bernstein, New York City, Pres. Norton Retail Stores, Inc.  
 Baxter C. Berry, Ft. Adams, Miss., Pres. of Bank.  
 Fred G. Beuer, Memphis, V. P. of John Gerber Co. Dept. Store.  
 Charles Halsey Bibbee, Clarksburg, W. Va., Retired.  
 Frank W. Bible, Oak Park, Ill., Minister & Former Secy. Board of Foreign Missions.  
 Charles A. Bickerstaff, Atlanta, Mgr. Firemans Fund Insurance Co.  
 Henry C. Biddle, St. Davids, Pa., Pres. Wollen Co.  
 Prescott Bigelow, Chestnut Hill, Mass., Broker, Hayden, Stone & Co., Boston.  
 Gustave A. Bingenheimer, Minneapolis, Pres. Diamond Iron Works.  
 Robert Worth Bingham, Glenview, Ky., Publisher & Ambassador to Great Britain.  
 Roy Binyon, Fort Worth, Pres. Binyon-O'Keefe Transfer & Storage Co.  
 Lewis A. Bird, Mt. Olive, N. C., Lumberman.  
 Arthur D. Birt, Decatur, Ill., Partner, Birt & Driscoll, Municipal Contractors.  
 Edward W. Bisett, Pampa, Tex., Supt. Skelly Oil Co.  
 Aboud Bistany, Lawrence, Mass., Clothier.  
 Frank B. Black, Mansfield, O., Chairman of Board of Ohio Brass Co.  
 Lawrence Blacker, Columbus, O., Banker & Realtor.  
 Hall C. Blake, Huntsville, Ala., Proprietor Blake Plumbing Co.  
 Archibald B. Bland, New Orleans, Dentist.  
 Dewey Blockma, Grand Rapids, Pres. Breen & Halladay Fuel Co.  
 Charles L. Bokus, Callopolis, Mich., Production Mgr.  
 Norris H. Bokum, Chicago, Bokum & Dingle, Gen'l. Agents, Massachusetts Mutual Life Ins. Co.  
 Henry Laurence Bolanz, Dallas, Partner, Bolanz & Bolanz, Real Estate & Insurance.  
 Emma Bollman, Tuscola, Ill., Mgr. Estate.  
 Horace L. Bomar, Spartanburg, S. C., Attorney.  
 James Bonnyman, Cincinnati, Pres. Blue Diamond Coal Co.  
 Carl Boschwitz, New York City, Pres. New York Hanseatic Corp.

Edward R. Bowler, Sheboygan, Wis., Attorney.  
 John T. Bowman, Austin, Tex., Pres. Southwest Investment Co.  
 Samuel B. Bowman, Zanesville, O., Gen. Mgr. Kearns-Gorsuch Bottle Co.  
 Edward L. Boyle, Memphis, Broker, Boyle Investment Co.  
 Frank L. Brake, New London, Conn., Asst. Treas. & Controller of Groton.  
 Archibald P. Brantley, Blackshear, Ga., Pres. Blackshear Bank & Blackshear Mfg. Co.  
 Paul R. Brauer, Chicago, Restaurateur.  
 Dr. Jacob Braun, New York City, Physician & Surgeon.  
 Wm. Brawar, Los Angeles, Retired.  
 Daniel L. Breen, Cuyahoga Falls, O., Gen. Mgr., Conart Motors, Inc.  
 Fred C. Breitt, St. Louis, Pres. Breitt & Naumer Realty Co.  
 Nicholas F. Brent, Paris, Ky., Wholesale Seed Merchant.  
 George A. Brewer, Dallas, Mortician.  
 Julius Breyer, Nashville, Secy.-Treas. American Syrup & Preserving Co.  
 Charles Lrin Brooks, Ann Arbor, Mich., Pres. Brooks-Newton Realty Co.  
 John Wesley Brooks, Wilmington, N. C., Wholesale Groceries.  
 Cornelius J. Brown, Seattle, Contractor.  
 Eben E. Brown, Holdrege, Nebr., Pres. The Donald Co.  
 Herbert D. Brown, New York City, Pres. B. A. & G. N. Williams Co., Cut Stone Contractors & Trustee of New York Savings Bank.  
 John A. A. Brown, Philadelphia, V. P. Machine Co.  
 John A. S. Brown, Philadelphia, Former Secy. James Smith & Co., Textiles.  
 Joseph C. Brown, Venice, Calif., Investment Dealer.  
 Philip Brown, Dayton, O., Retired.  
 Burton C. Brownell, Los Angeles, Engineer.  
 Columbus B. Bryant, Whitewright, Tex., Pres. 1st Natl. Bank, Whitewright, Tex.  
 Ferdinand A. Buescher, Elkhart, Ind., Pres. Art Musical Instruments, Inc.  
 Edward F. Bulmahn, Centerville, Ia., Pres. Iowa Southern Utilities Co.  
 Robert H. Burchell, New Orleans, Prop. McWilliams Dredging Co.  
 Richard F. Burden, Macon, Ga., Pres. Burden Smith & Co., Department Store.  
 Harry E. Burdick, David City, Nebr., Physician & Surgeon.  
 John J. Burk, Harlington, Tex., Hotel Proprietor.  
 John C. Burkhardt, Detroit, Executive.  
 Charles Felix Burke, New York City, V. P. E. G. & C. F. Burke, Inc., Real Estate.  
 Harry C. Burket, Greensburg, Pa., Pres. Atlantic Crushed Coke Co.  
 Richard Curtis Burnett, Atlanta, V. P. & Secy. Atlanta Furniture Co., Inc.  
 Edwin G. Burroughs, Ladonia, Tex., Retired.  
 Charles M. Bush, Kansas City, Mo., Attorney.  
 Howard K. Butler, Vinton, O., Mortician.  
 Stanley G. Buxton, Anderson, Ind., Prop. Auto Inn Garage.  
 Britton Edward Byrd, Ft. Lauderdale, Fla., Mechanical Engineer & Inventor.  
 Carroll D. Cabaniss, Columbus, Ga., V. P. Columbus Iron Works.  
 Robert Wm. Cain, Columbia, S. C., Mgr. Jeff. Hotel.  
 Charles A. Callahan, Brooklyn Bond Broker.  
 Wm. R. Calvin, Miles City, Mont., V. P. Custer Abstract Co.  
 Coler, Campbell, Minneapolis, Secy.-Treas. Frank McCormick, Inc., Wholesale Liquors.  
 George Wade Campbell, Sr., Atlanta, Retired, Former Genl. Agt. Underwriters Salvage Co.  
 Lucius T. Campbell, Sr., El Dorado, Ark., Teaming Contractor.  
 Stuart A. Campbell, Norfolk, Nebr., Physician.  
 Wm. E. Candy, Nashville, Pres. Canoy's, Inc., Makers of Candy.  
 Hubert C. Carlton, Lansing, Mich., Secy. Weissinger Paper Co.  
 S. Ray Carr, Buffalo, Attorney.  
 Francis B. Carter, Pensacola, Attorney.  
 Wm. J. Carter, Mattoon, Ill., Physician & Surgeon.  
 Daniel Arthur Carty, Los Angeles, Partner, Carty Bros. Grocers.  
 Clover H. Cary, Owensboro, Ky., Member of Congress & Attorney.

(Continued on next page)

## (Prominent Payments—Continued)

- James A. Chapman, Spartanburg, S. C., Pres. Inman Mills (Cotton).  
 Robert Green Chapman, Dallas, Texas Gen'l. Agent State Life Ins. Co.  
 Darrell C. Chatard, Wilmette, Ill., Salesman.  
 Solomon L. Cherry, Clarksburg, W. Va., Physician.  
 Geo. S. Chowning, Shelbyville, Ky., Retail Coal & Lumber, V. P. Citizens Bank.  
 John Christensen, Cincinnati, Pres. Cincinnati Gear Co.  
 Wm. McKean Clapp, Beaumont, Tex., Pres. of Gulf Mfg. & Lumber Co.  
 Charles Milton Clark, Akron, Physician.  
 Clarence M. Clark, Germantown, Philadelphia, Investment Banker E. W. Clark & Co.  
 Edward O. Clark, Springfield, Mass., Pres. McLoughlin Bros., Inc., Publishers.  
 Frank B. Clark, Watertown, N. Y., Pres. & Gen. Mgr. Clark-Flynn Candy Co.  
 Rufus W. Clark, Akron, Advertising Counsel, R. W. Clark Advertising Agency.  
 Wycliffe L. Clark, Jamestown, N. Y., Gen. Mgr. Weber-Knapp Co., Hardware Mfgs.  
 Joseph McD. Clayton, Atlanta, Pres. J. M. Clayton Co., Elec. Contractors.  
 Frank G. Coe, Evanston, Ill., Grain Dealer.  
 Howard E. Coffin, Sea Island, Ga., Board Chrm. Sea Island Co. & South Eastern Cottons, Inc.  
 Frank J. Colgan, Rochester, N. Y., Physician.  
 Wm. E. Colgin, Waco, Tex., Physician.  
 Thos. J. Collins, Caruthersville, Mo., Physician & Surgeon.  
 George F. Collister, Lakewood, O., Engineer & Mgr., Steel Fabricating Co.  
 J. Sidney Condit, Chicago, Attorney.  
 Arthur S. Conn, Akron, Pres. Conart Motor Sales, Inc. & City Cab Co.  
 Robert F. Conner, Parkin, Ark., Planter Conner Bros. Plantation.  
 Andrew J. Conroy, Cincinnati, Retired, Former Pres. A. J. Conroy Co., House Furnishings.  
 Michael W. Conway, Elma, Wash., Physician & Surgeon.  
 Charles D. Cook, Providence, Sales Mgr. & Mfr. Seamless Wire & Tubing.  
 Demmie P. Cooke, Columbus, O., Demmie P. Cooke & Co., Real Estate.  
 Frederick W. Cooter, Hutchinson, Kans., Broker.  
 Edward T. Corcoran, Forest Hills, N. Y., Attorney.  
 Clarence Linus Cory, Ripon, Calif., Former Professor Electrical Engineering, University, Calif.  
 John A. Coyle, Lancaster, Pa., Attorney.  
 Henry I. Cozad, Cuyahoga Falls, Physician.  
 Alexander M. Craig, South Orange, N. J., Retired.  
 Lawrence R. Crowell, Dallas, Retired.  
 Charles Crawford, Potomac, Ill., Stock Buyer.  
 Daniel Crawford, Philadelphia, Builder & Hotel Operator, Pres. Hotel Pennsylvania.  
 Charles R. Crisp, Americus, Ga., Judge & Former Member of Congress.  
 George E. Cromley, Des Moines, Broker.  
 John A. Crook, Denver, Pres. Denver Steel & Iron Works Co.  
 Elmer M. Crutchfield, Richmond, Va., Gen. Agt. Equitable Life Assur. Socy.  
 Charles H. Cunningham, Auburn, Me., Retired.  
 Charles Curie, New York City, Attorney.  
 Thomas Currie, Amarillo, Tex., Investments.  
 Louis Cutler, Brooklyn, Dealer in Meats.
- Stanley Hubert Daniels, Leesburg, Fla., Citrus Grower.  
 Frank G. Danielson, Minneapolis, Prop. Danielson Drug Co.  
 John M. Darden, Suffolk, Va., V. P. National Bank of Suffolk.  
 J. M. David, Houston, Produce Broker.  
 Orlando W. Davidson, Portland, Ore., Pres. Seeley & Co., General Ins. Agents.  
 George F. Davie, Jr., Chicago, Treas. Shootree Mfg. Co.  
 Abel Davis, Glencoe, Ill., Chairman Chicago Title & Trust Co.  
 John M. Davis, Ruston, La., Retired Lumberman.  
 Hugh S. Dawson, Tampa, Mgr. Tampa Brokerage Corp.  
 Ockimond Theophilus Dawson, Tulsa, Okla., Executive National Supply Co.  
 Leonidas G. Dean, Shaw, Miss., Planter.  
 Thomas H. Dean, Indianapolis, Cigar Salesman.  
 Dave Demanczyk, Shenandoah, Pa., Retired.  
 Joseph W. Deniger, Beaver Dam, Wis., Pres. Cannery Seed Corp.  
 E. W. Dilling, Fletcher, Okla., Banker.  
 Harry M. Dodd, Savannah, Mgr. Lucas Theater Co.  
 John A. Dodd, Marion, O., Physician.  
 James A. Doherty, Scranton, Pa., Pres. Gold Seal Mfg. Co., Sacramental Wines.  
 John T. Dorgan, Lincoln, Nebr., Pres. Whitebreast Coal & Lumber Co.  
 James B. Dougherty, Canton, O., Physician & Surgeon.  
 James S. Douthitt, Pittsburgh, Secy. Republic Bank Note Co.  
 Frank Wright Doult, Beaver, Pa., Merchant.  
 John C. Doult, Rochester, Pa., Prop. Dry Goods Co.  
 Wm. M. Dummer, Fairfax, Minn.
- Charles V. Drew, Scarsborough, N. Y., V. P. Cerro De Pasco Copper Corp.  
 John Colin Drewry, Raleigh, N. C., Pres. Drewry-Maupin, Inc., General Ins.  
 Moise Dreyfus, Chicago, Pres. Metal Co.  
 Robert F. Droppelman, Cincinnati, Paper Merchant, Pres. Standard Paper Co.  
 Alva L. Duckwall, Abilene, Kans., Pres. A. L. Duckwall 5 & 10c Stores.  
 Thomas E. Duffy, Chicago, Plumbing Contractor.  
 Robert Dunbar, Jersey Shore, Pa., Pres. Crystal Ice & Coal Co.  
 Walter E. Duncan, Miami, Hotel Business.  
 Thomas F. Dunn, Pittsburgh.
- John B. Eberhardt, Hollis, N. Y., Mgr. Tire Co.  
 Carl T. W. Ebert, Jr., Chicago, Contractor, Painting & Decorating.  
 Deronda L. Edmundson, Birmingham, Pres. Brown Service Funeral Co.  
 W. H. L. Edwards, New York City, Attorney.  
 Myron E. Eells, Lisbon, O., Funeral Director.  
 Ernest J. Eggers, Des Moines, Pres. Eggers-Des Moines Container Co.  
 Elmer L. Eggleston, Battle Creek, Mich., Physician & Surgeon and with Battle Creek Sanitarium.  
 Wm. Eggleston, Washington, Gen. Mgr. Railway Express Agency.  
 Isaac Eisenberg, Woonsocket, R. I., Partner, Eisenberg & Tickton, Dry Goods.  
 Mrs. Rose G. Eisendrath, Chicago.  
 Clarence R. Elerding, Chicago, Sales Mgr.  
 Bennett Ellison, New York City, of Hoey & Ellison, General Insurance and Agents Equitable Life Ins. Co. of Iowa.  
 Dean Emery, Short Hills, N. J., Attorney.  
 Joseph Engel, New York City, Pres. A. & J. Engel Co., Furriers.  
 Milton S. Englert, Pittsburgh, Hotel Proprietor.  
 Ernest Eskind, Nashville, J. Eskind & Sons, Wholesale Dry Goods.  
 Clarence E. Estes, Chicago, Retired Former V. P. Illinois Merchants Trust Co.  
 Oscar O. Ettline, York, Pa., Owner Ettline Grocery Co.  
 Giles L. Evans, Nashville, Attorney.  
 Wm. A. Evans, Lakewood, O., Retired.  
 Frank Marion Ewing, Saranac Lake, N. Y., Pres. Frank M. Ewing, Inc.
- Joseph T. Fanning, New York City, Editor Elks' Magazine.  
 Euclid T. Fant, Sherman, Tex., Miller.  
 Arthur S. Farmer, Pratt, Kans., Merchant, Jett Mercantile Co. Gen'l. Mdse.  
 Solon Farrnbacher, Baton Rouge, La., Retired Former Pres. Farrnbacher, Inc., Dept. Store.  
 John Wesley Faust, Kansas City, Kans., Physician.  
 George Feiler, Cincinnati, Partner, Geo. C. Failer & Co., Painters.  
 Charles U. Feldkamp, Danville, Ill., Retired Former Pres., Masonic Temple Corp.  
 Moses Feldman, Dallas, Pres. American Iron & Metal Corp.  
 Nathan Feldman, Elwood City, Pa., Furniture Dealer.  
 Wm. E. Felin, Philadelphia, Pres. John J. Felin & Co., Wholesale Meats.  
 Geo. E. Fichtner, Boonton, N. J., Pres. Hosiery Mills.  
 Edward J. Finn, Saranac Lake, N. Y., Accountant.  
 Raye M. Fischer, Rocky River, O., Treas. The Midland Steel Products Co.  
 Joseph Fishman, Washington, Pres. Dist. Tobacco & Candy Co., Inc.  
 Percival W. A. Fitzsimmons, Detroit.  
 Milton S. Florsheim, Highland Park, Ill., Pres. Shoe Co.  
 Meyer J. Fogel, Hamilton, O., Executive Sheet Metal Works.  
 Fred T. Fogg, South Pasadena, Calif., Asst. Treas. Produce Co.  
 Harrison S. Forgrave, St. Joseph, Mo., Physician.  
 Homer J. Forsythe, Montclair, N. J., Gen'l. Mgr. of the Hyatt Roller Bearing Division of General Motors Corp.  
 Amor Forwood, Taylor, Tex., Furniture Dealer.  
 Mrs. Emily L. Foster, Buffalo, Widow of Orrin E. Foster.  
 Thomas D. Foster, Sioux Falls, S. D., Personnel Mgr. at John Morrell & Co.  
 Leo P. Fox, Chilton, Wis., Attorney.  
 Wm. J. Fox, New York City, Pres. Long's Merchandise Corp.  
 Edgar G. France, South Bend, Ind., Supt. Singer Mfg. Co. Sewing Machine.  
 Charles Edward Francis, Norfolk, Va., City Sergeant of Norfolk.  
 Julius E. Franzel, Ft. Atkinson, Wis., Physician.  
 James Robert Frawley, South Orange, N. J., Pres. J. R. Frawley, Inc.  
 Donald E. Frederick, Seattle, Retired Founder of Frederick & Nelson Dept. Store.  
 Frederick W. Freeman, Columbus, O., Stock & Bond Broker.  
 Harry M. Freer, Akron, Executive.  
 Hugh M. Freer, Basking Ridge, N. J., Merchant.  
 Louis Freidheim, New York City, Leather Dealer.  
 Herman Friedman, Pittsburgh, Mortgage Loan Business.
- Maurice J. Freiberg, Cincinnati, Pres. Freiberg & Workum Co., Distillers.  
 Frank W. Frewen, Jr., Denver, Architect.  
 Arthur G. Frey, Chicago, Physician & Surgeon.  
 Edwin P. Fulton, Minneapolis, Pres. Peppard & Fulton Co., General Contractors.
- James L. Gable, Marion, Ind., Retired Former Pres. Marion Paper Co.  
 Vivian F. Gable, Yardley, Pa., Attorney.  
 Peace M. Gaddis, Pleasant Hill, La., Merchant, The Gaddis Co.  
 James G. Galloway, Greenville, N. C., Farmer & Secy. & Treas. of Production Credit Association.  
 Thomas H. Gammack, New York City, Broker, Gammack & Co.  
 Artemus F. Gardner, Greenwood, Miss., Attorney.  
 Solomon J. Z. Gantz, Los Angeles, Dentist.  
 Francis Garron, Valdeese, N. C., Yam Manufacturer.  
 Mathew Gartland, Marion, Ind., Retired Foundryman.  
 Albert N. Gates, Ridgewood, N. J., Insurance Executive with Alexander & Alexander, N. Y. Insurance Brokers.  
 Christian Georges, Jr., Mt. Vernon, N. Y., Retired V. P. Tompkins, Kiel Marble Co., N. Y.  
 George Gerhard, Akron, Pres. Spencer Trunk & Leather Co.  
 Edward Gerrard, Indianapolis, Retired.  
 John E. Gibbs, Short Hills, N. J., Gen. Agent, Penn Mutual Life Ins. Co.  
 Charles C. Gibson, Salem, O., Pres. Mullins Mfg. Corp., Sheet Metal.  
 D. Franklin Gill, Norfolk, Va., Pres. J. G. Gill Coffee Co.  
 Alson B. Gilmore, Chicago, Live Stock Comm. Merchant.  
 Walter L. Glenn, San Francisco, Mgr. R. Wallace & Sons Mfg. Co., Silverware.  
 Benjamin A. Glew, Des Moines, Pres. Central Wholesale Grocery Co.  
 Monte J. Goble, Cincinnati, Business Broker & Former V. P. The Fifth Third Union Trust Co.  
 Alfred D. Goldman, Oklahoma City, Prop. Standard Food Markets.  
 Maxwell Goldman, St. Louis, Musician.  
 Wm. Elliott Gonzales, Columbia, S. C., Pres. The State Co., Publisher "The State" Daily Newspaper.  
 Clarence Allen Good, St. Joseph, Mo., Physician.  
 Hugh Goodfellow, San Francisco, Attorney.  
 Clarence D. Goodman, Evanston, Ill., Real Estate Dealer.  
 Walter S. Goodwillie, Chicago, Pres. Atlas Box Co.  
 Ervin S. Goodwin, Seattle, Realtor.  
 George Graham, Scarsdale, N. Y., Exec. V. P. Manhattan Life Ins. Co.  
 Frederick C. Gratwick, Buffalo, Retired Former Pres. Niagara Franklin Corp., Real Estate.  
 Louis D. Green, San Francisco, Physician.  
 Walter C. Greene, Cleveland Heights, Mgr. Nash Engineering Co.  
 Laban C. Guernsey, Chicago, Purchasing Agent.  
 Cornelius, Minneapolis, Retired.  
 Seymour Guthman, New York City, Retired.  
 Max Gutman, Dallas, Capitalist.
- Wm. J. Haake, Madison, Wis., Pres. Wm. J. Haake, Inc., Insurance.  
 Alan G. Hack, Shamokin, Pa., Partner W. C. Hack & Sons, Hardware & Builders Supplies.  
 Francis J. Hackney, Chattanooga, Physician.  
 Willis D. Hackney, Wilson, N. C., Retired, formerly with Hackney Bros. Body Plant.  
 Howard G. Hageman, Albany, N. Y., Pastor Trinity M.E. Church.  
 Daniel Dickey Hains, New York City, Former Asst. Agcy. Mgr. Equitable Life Assur. Society.  
 Harry H. Hall, Maywood, Nebr., Banker.  
 Frank A. Hamilton, Indianapolis, Retired.  
 Herbert N. Hamilton, Merion, Pa., Mgr. Philadelphia Agency Union Central Life Ins. Co.  
 Joseph S. Hammerslough, Springfield, Ill., Mgr. Boiler Co.  
 Ralph J. Hancock, Marietta, Ga., Ice Mfrg.  
 Rudolph Emil Hansen, Sauk Centre, Minn., Prop. Model Clothing Co.  
 Harris Mathewson, Los Angeles, Retired Air Line Exec.  
 Ronda Horton Hardin, Banner Elk, N. C., Physician.  
 Myrick D. Harding, Chicago, Asst. Mgr. Armour & Co.  
 Lester R. Hardy, Chicago, Executive.  
 Eugene H. Harms, University City, Mo., Pres. Cupples-Hessee Envelope Co.  
 Edward H. Harris, Richmond, Ind., Pres. Palladium Publishing Corp., Richmond Palladium Item.  
 Milton C. Harrold, Bellefontaine, O., Pres. A. J. Miller Co., Hearse Mfrs.  
 Edward L. Haskell, Oneida, N. Y., Mgr. of General Ins. Agency & Agents Mass. Mutual Life Ins. Co.  
 Robert B. Haskins, Mt. Healthy, O., Retired.  
 Clarence E. Hawley, Santa Paula, Calif., Rancher.  
 Anexamander M. Hayden, Evansville, Ind., Physician.  
 Howard W. Haves, Chicago, Attorney & Former Judge of Municipal Court.  
 Lauriston H. Hazard, Providence, Pres. Hazard Cotton Co.  
 Edwin J. Heath, Brooklyn, Chiropractor.  
 Raymond G. Heim, Lancaster, N. Y., Attorney.

(Continued on page 10)



# Life Insurance Plays Important Part in Creating and Maintaining Estate

By IRWIN D. HERZFELDER

Mr. Herzfelder, who is technical adviser of the George H. Beach Company, New York City, is a specialist in estate planning. Some time ago he analyzed for the Central Hanover Bank & Trust Company, New York City, the shrinkages on more than 80,000 estates.

Every individual's aim is to build an estate for himself and for his family so that in time the income from it will replace his personal earnings, for income can be derived only from personal effort or from property. Estates are created only by the accumulation of surplus and the proper investment and conservation of this accumulated surplus. Estate planning is taking deliberate action to see that the accumulation, conservation and ultimate distribution of the estate is according to a wise plan, surrounded by all possible safeguards and shaped so that the inevitable shrinkage will be at a minimum.

## Determine Best Medium

This means determining the best mediums of investment to accomplish specific objectives; reducing taxation and administration expenses; and safeguarding the management of funds for the benefit of heirs where this is necessary or desirable. Every estate, large or small, must be planned by someone—either the individual himself during his lifetime or his family after his decease. To expect a widow untrained in business or investments to solve this problem is not only unfair but frequently impossible. Many opportunities open to an individual during his life time are not available to his executor or heirs after his death. Furthermore it is far better for him to preadminister his estate as much as he can during his life time for he, more than any executor or trustee, knows his aims and objectives and the requirements of his family.

## Must Stand Cost

Likewise, either the individual or his heirs must stand the cost of estate planning. Neglect of this job is invariably higher than that of proper planning and often a little thought will not only reduce this cost but may result in an actual profit to the individual as well as his family.

Records of the surrogate's court and newspaper stories frequently illustrate the miscarriage of estate plans and also show the large shrinkage in estates because of taxation and other causes, both of which might frequently have been avoided or greatly lessened by proper estate planning.

## Supplements Other Advisers

The man seeking advice on estate problems is likely to turn to his lawyer or accountant. They, however, are not generally familiar with the many uses and advantages of life insurance and annuities in solving estate problems. The life insurance expert's work is to supplement and coordinate the services of these other advisers and it has been my experience invariably that when the attorney or other adviser fully understands what we are attempting to accomplish he not only approves but gives us his active cooperation.

The life underwriter who will prepare himself for this type of work will find great opportunity for service. He must familiarize himself with the tax laws and with the many other laws affecting estate problems. This does not mean, however, that the underwriter should become a lawyer but a good general knowledge of the field is essential.

Purely for purposes of estate planning,

we may divide property into two general classifications; "riskless" property, such as cash, government bonds and life insurance, including annuities; and "speculative" property, that is property in which the element of fluctuation and value, is by contrast, greater than "riskless" property. Then we must consider the two-fold purpose by which the estate is created: first, the absolute needs of the individual and his family, and second the client's aims and ambitions—what he is trying to accomplish.

"Riskless" property should be used as the foundation of the estate structure to provide for the minimum needs. The superstructure—to provide comforts and luxuries—may be built up with "speculative" property. It will be found that as the amount of "speculative" property in the estate mounts, there will be a correspondingly greater need for "riskless" property to balance and protect the entire estate structure.

## Four Typical Situations

Let us consider four typical estate planning situations:

1. The man who is starting to build his estate. For him time is of paramount importance. He must have enough time to accumulate and invest his surplus. If he does not live long enough to complete his plan his estate structure remains uncompleted. Obviously he must invest in some type of "riskless" property which will completely discount this element of time. Life insurance alone will adequately meet his requirements. Only after thus guaranteeing his estate should he turn to "speculative" property to build a larger estate.

## Liquidity Is Needed

2. The man or woman who has built or inherited a substantial estate. Frequently such an estate consists almost entirely of "speculative" property. If so, the certainty of heavy taxation and expense at death creates a need for property having the highest liquidity regardless of market conditions prevailing at the time of death. Only through "riskless" property can there be the assurance that these funds will be available when required, without sacrifice of the estate assets. If these assets are more or less frozen in a business or in real estate, the need for "riskless" property is even greater.

3. The man who receives a large income from personal earnings. He needs no immediate additional income from investments but he does need property producing either no income at all on a very small tax-exempt income but which will produce income for him or his family when his personal earning ability diminishes or ceases. Here again certain forms of "riskless" property, such as life insurance or government bonds, will meet the need.

## Need "Reckless" Property

4. The elderly man or woman with limited capital and no other source of income. Their need is for a type of "riskless" property which will enable them to use up their capital and still have it spread over the balance of their lifetime. What form of property other than an annuity could meet that requirement?

Shrinkage in estates at death is caused

by debts, usually one year's income tax due or unpaid; administration expenses, estate and inheritance taxes; shrinkage in value of business assets due to owner's death; loss due to forced sale of assets in order to raise cash.

A survey made by the writer showed that administration expenses of 80,000 estates averaged 4.2 percent of the gross estate. Such expenses will average higher on the smaller estates and somewhat less on the very large estate. Estate and inheritance taxes may run from about 5 percent on a \$100,000 estate up to 65 percent on a very large estate. The estate, therefore, is faced by a shrinkage which may run from 10 percent to 70 percent or more. Unless some provision has been made to meet these obligations, estate assets must be sold. Further severe losses may occur if market conditions are unfavorable or if the assets are non-liquid.

## Three Courses Open

Only three courses are open: keeping a sufficient reserve of cash or government bonds, carrying sufficient life insurance to pay the taxes and other expenses; or reducing tax liability by giving away property. The first method cuts into the estate by the amount of the liabilities and takes from future years the income on the principal so used. Also there is a sacrifice in income to the individual during his life time because of the low yield on these types of property.

Another important objection to this plan is the cost. Suppose a man 50 years old has a \$500,000 estate. At his death, taxes, etc. will take about \$104,000, leaving less than \$400,000 for his family. Assuming he lives his normal expectancy—20 years—and that this sum is then taken away from the estate, the annual cost would be \$5,200, that is, \$104,000 divided by 20. Should he die within 20 years the cost would have been even higher. With life insurance, on the other hand, the annual net premium outlay for the 20 year period would have averaged only about \$4,000 a year. Since the taxes are really a charge on capital, he is justified in paying this \$4,000 a year out of principal, although the usual practice is to pay it out of income.

## Take Increase into Account

Though the insurance proceeds themselves will be subject to tax, thus increasing the tax liabilities, the answer is to adjust the amount of insurance to cover this increase and the estate will still be far better off. Also \$40,000 of insurance, if payable to the named beneficiaries, is exempt from taxation and all the insurance passes to the beneficiaries without administration expenses.

All the insurance, however, may be made free of tax. This is done by the insured making a complete transfer of the policies to others and retaining no incidents of ownership in the policies which would pass at his death. This would make the proceeds free from estate tax. Against these savings in death duties the gift tax must be considered.

However, the gift tax is payable immediately whereas the estate tax is not payable until after death. To find the true cost of effecting such a tax saving, interest over the normal expectancy should be added to the amount of the gift tax. If the actual tax is \$2,700 and

the donor has a normal expectancy of 20 years the true cost is \$2,700 plus interest of \$2,300 (at 3 percent compound interest) or a total of \$5,000. Combinations and variations of these several methods will solve many problems of estate conservation. For example, forms of single premium insurance may be used for a reserve, thus combining methods 1 and 2. If single premium insurance is combined with life annuities, it may be possible to effect savings in both income and estate taxes.

## Shrinkage Well Guarded

The risk of shrinkage from other possible causes, such as personal bankruptcy, or in the event death should occur when the individual has heavy commitments outstanding are well guarded against by section 53a of the New York insurance law and similar laws in other states which provide in the absence of fraud life insurance is exempt of claims from the insured's creditors. Further, under section 15 of the New York personal property law, if the insurance contract specifically provides, proceeds paid out under settlement options will also be exempt from claims of creditors of the beneficiaries, to a large extent. Life insurance is thus a privileged property and it is essential that it be carefully considered as a necessary factor in every well-balanced estate plan.

## Other Methods of Conveyance

Except for gifts or sales, the only methods by which property may be conveyed to others are by wills, trusts or contracts, the latter including life insurance and annuities. A will should always be part of a properly planned estate and should be drawn by an attorney and planned to meet the individual requirements of the family. Most important of all, it should always be kept up to date.

Trusts and contracts offer a means of transferring property during life. If the individual so desires he may exercise more or less control over the property so transferred. A revocable trust which reserves the income to the grantor may often be of great advantage even though no tax savings are effective. It should always be borne in mind that plans for tax savings should be secondary to the real purpose, which is the welfare of the client and his family. A plan aimed only at tax savings is very likely to prove to be dynamite.

## Private Transaction

Unlike a will, a trust or contract is a private transaction that does not pass through any sort of legal proceeding after the client's death. Therefore it is not a matter of public record. Further, a trust or contract can be changed or terminated only by its terms or by all parties it interests. Since the death of the trustor or purchaser removes one of the parties, it is a most difficult and unusual proceeding to break it down. Each case presents different facts and different problems and must be planned to meet the specific desires and requirements of the individual client. Every estate plan is based on facts and circumstances existing at the time the plan is adopted. The plan should be reviewed frequently and checked to see that it still properly meets the necessary requirements.

## (Prominent Payments—Continued)

- Frederick S. Heinsheimer, New York City, Pres. Heinsheimer Bros., Inc., Silk Goods.
- Harry Arthur Helwig, Grand Rapids, Field Mgr. Publishing Co.
- Charles Henderson, Troy, Ala., Financier.
- Barclay Henley, Jr., San Francisco, Secy. Henley & Scott, General Ins.
- Ruth E. C. Henninger, Pittsburgh.
- Simon Herman, Kansas City, Mo., Merchant Tailor.
- Albert P. Herrlinger, Cincinnati, Pres. Herrlinger Paper Co.
- Montrose B. Herzfeld, Mobile, Pres. Mobile Mattress Co.
- Howard Hettinger, Los Angeles, manufacturer of Dental Supplies.
- Lindley A. Hickman, Louisville, Attorney.
- Lewis W. Hicks, Jr., Pittsburgh, Executive.
- Charles W. Higgins, Providence, Physician.
- Earl S. Hightower, Damascus, Ga., Dentist.
- Lamar Hill, New York City, Attorney.
- Thomas A. Hill, Pine Bluffs, Ark., Out-Door Advertiser, Hill's Advertising Service.
- Wm. L. Hill, Houston, Attorney.
- Shelby B. Hinkle, Little Rock, Ark., Physician.
- Bird G. Hoadley, Bloomington, Ind., Exec. B. G. Hoadley Quarries, Inc.
- Benjamin D. Hodges, Columbia, S. C., Law Professor at University of S. C.
- James O. Hoerner, Keokuk, Pres. Iowa Fibre Box Co.
- Frank A. Hoiles, Alliance, O., Publisher, Alliance Review Co. & Pres. Alliance Brick Co.
- Allen V. Holbrook, South Weymouth, Mass., Retired.
- Waller Holladay, Richmond, Va., Retired.
- Edwin C. Hollins, New Orleans, Attorney.
- Hartman Rife Holly, Harrisburg, Pa., Asst. Vice-pres. A. Schulte Cigar Co.
- Wm. F. Hoover, Lima, O., Retired.
- Hugh Lindsay Hopkins, Miami, Broker & Realtor.
- Isaac S. Hopkins, Athens, Ga., Attorney.
- Stephen V. Hopkins, Englewood, N. J., Partner in Hopkins Bros., Brokers, New York.
- Kenneth Hoskins, Lufkin, Tex., Insurance General Agt. Franklin Life Ins. Co. & Mayor of Lufkin.
- Walter K. Hotchkiss, Brighton, Colo., Physician & Surgeon.
- Freeman J. Houser, Melrose, Mass., Salesman.
- Leon E. Hovelson, Sioux City, Ia., Mgr. Smith-Hovelson Lumber Co.
- Merle H. Howard, Enid, Okla., Grain Dealer.
- Wm. Abram Howard, Columbus, O., Manufacturer Ohio Glove Co.
- John B. A. Howe, Nashville, Mfr. of Ice.
- George D. Hudnutt, Sacramento, Engineer.
- Reuben H. Hunt, Chattanooga, Architect.
- Robert Irving Hunt, Decatur, Pres. Decatur Water Supply Co. & Former Asst. Treas. U. S.
- Percy E. Hunter, Allison Park, Pa., Pres. Hunter Steel Co.
- Theodore S. Huntington, Columbus, O., Former Pres. The Huntington Natl. Bank.
- Marion N. Hurd, Frankfort, Ind., Pres. Ingram Richardson Porcelain Enamel Ware.
- Claud H. Hutcheson, Jonesboro, Ga., Manufacturer.
- Harry L. Hutchinson, Hollywood, Fla., Retired Bond Broker.
- Malvern W. Iles, San Francisco, Retired.
- George Sumner Irish, Indianapolis, V. P. Wm. E. Shumaker & Co., Stocks & Bonds.
- Herbert W. Jackson, Richmond, Va., Pres. Va. Trust Co.
- Lucien W. Jarret, Woonsocket, R. I., Secy. & Treas. Sydney Worsted Co.
- Herman Jarecky, New York City, Physician.
- James J. Jennings, Williamansett, Mass., Retired.
- Richard W. Johns, Akron, Pres. Johns Towel Supply Co.
- Anne Lewis Johnson, Charleston, W. Va.
- David Johnson, San Antonio, Owner Johnson Shirt Shop.
- Edgar M. Johnson, Cincinnati, Attorney.
- Edward E. Johnson, St. Paul, Retired.
- Edward M. Johnson, East Providence, R. I., V. P. Arnold Hoffman & Co., Dyes & Chemicals.
- Frank Fisk Johnson, Boise, Idaho, Chairman of Board of Idaho Power Co.
- Harry E. Johnson, Chicago, Musician.
- Wm. Hugh Johnson, Dallas, Asst. Treas. & Cashier Magnolia Pet. Co.
- Willis B. Johnston, Enid, Okla., Wholesale & Retail Grain & Coal Dealer.
- Harry Hill Jones, Augusta, Ga., Pres. Jones Furniture Co., Inc.
- Howard E. Jones, Baltimore, E. Jones & Co. Brokers in Canned Goods.
- Solomon Jones, Danville, Ill., Physician & Surgeon.
- Warren H. Jones, Mount Vernon, N. Y., Secy. Electric Co.
- Thomas Harvey Joy, Nashville, Pres. Joy Floral Co.
- George T. Joyce, Rochester, Minn., Physician & Surgeon.
- Myer Kabatchnick, Scranton, Pa., Attorney.
- Joseph C. Kadane, New York City, Attorney.
- Leopold Kaffie, Corpus Christi, Physician.
- Isidore F. Kahn, Baton Rouge, Pres. B. R. Sash & Door Works, Inc.
- Alvah M. Kaime, San Marino, Calif., Manager Personal Estate.
- Albert F. Karges, Evansville, Ind., Pres. Karges Furniture Co.
- Simon Katten, San Francisco, Retired Member of Firm, Bauer Bros., Father-in-law of Mischa Elman, Violinist.
- Leonard Katz, New York City, Pres. Saml. Katz Venice Market.
- Abraham Kaufman, San Francisco, Retired.
- Arthur D. Kaufman, Baltimore, V. P. Mayers Inc. Department Store.
- Benjamin H. Kaufman, Long Beach, N. Y., Pres. Kaufman Hat Co.
- Harold M. Kauffman, St. Louis.
- Johannes H. W. A. Kaupe, Tompkinsville, N. Y., Silk Merchant.
- Wilbur Jones Kay, Morgantown, W. Va., Professor at W. Va. Univ.
- John Selby Kean, Baton Rouge, Kean's Inc. Laundry & Cleaners.
- Wm. H. Keeler, Albany, N. Y., Prop. Keeler's Restaurant.
- John Keeley, East St. Louis, Ill., Retired Contractor.
- Earl G. Kegler, York, Pa., Pres. York Wall Paper Co.
- Wm. Henry Keith, Greenville, S. C., Merchant Ivey-Keith & Co.
- Edmund P. Kelly, Columbus, O., Pres. The Capital City Products Co.
- Frank L. Kelley, Detroit, Claims Attorney.
- Howard Guy Kelser, Marshall, Mich., Funeral Director & Furniture Dealer.
- Leonard Kennedy, Rye, N. Y., Contractor.
- John E. Kenney, Worcester, Mass., Attorney.
- Grady Shelton Kennington, Gastonia, N. C., Cotton Waste Dealer.
- Maurice B. Keplinger, Franklin, Ill., Banker.
- John T. Killen, Macon, Ga., Pres. Union Dry Goods Co.
- David Wilson Kimberly, Davenport, Iowa, State Senator.
- Harold H. King, Chicago, Banker.
- Robert Henry King, Fort Worth, Realtor.
- Harold M. Kingston, Rochester, N. Y., Supt. Kodak Co.
- James W. Kirksey, Chattanooga, Accountant.
- Charles Kirschbraun, Winnetka, Ill., Exec. Owner of Creamery.
- Isadore M. Kirschner, Greenville, Miss., Mgr. Beverage Co.
- Charles Edmund Kistler, Morgantown, N. C., Furniture Manufacturer.
- Robert F. Kistler, Stroudsburg, Pa., Prop. Coal & Lumber Co.
- Jacob Klar, Fort Worth, Prop. Wolf & Klar, Merchants.
- Frank A. Knapp, Bellevue, O., Pres. Northern Ohio Telephone Co. & V. P. Ohio State Life Ins. Co.
- Jacob L. Knauss, Evansville, Ind., Retired Flour Manufacturer.
- Frank Wm. Knollmann, St. Louis, Pres. Knollman Paper & Grocery Co.
- Edwin W. Knowles, Greeley, Colo., Physician & Surgeon.
- Howard P. Knox, Reading, Mass., Importer.
- Albert J. Kobler, New York City, Pres. Daily Mirror, Inc.
- Harkness Kountze, Omaha, Pres. Midwest Dexter Corp. Distributors Household Utilities.
- Stanley Krall, Longmeadow, Mass., Production Mgr. Fisk Rubber Co.
- Harry C. Krider, Pittsburgh, Treas. Chas. Dreifus Co. Scrap Iron.
- Frank T. Kronenbitter, Columbus, O., Asst. Cashier Ohio Natl. Bank.
- Fred Kuser, Hamilton, N. J., Retired.
- Ludwig Lader, New York City, Salesman.
- Joseph Ladrie, Barre, Vt., Prop. Hebert & Ladrie, Granite Mfrs.
- Walter A. Laidlaw, Minneapolis, Secy. Treas. Austin Mutual Ins. Co.
- Frank N. Laird, Ashtabula, O., Pres. J. G. Laird Lumber Co.
- Oscar Lampland, St. Paul, Pres. Lampland Lumber Co.
- Tessie Landaw, Pittsburgh.
- August Herman Landwehr, Holland, Mich., Retired Pres. & co-Founder of Holland Furnace Co.
- Geo. A. Laughlin, Wheeling, Retired.
- Charley N. Lavery, Charlotte, N. C., Retired.
- Harry A. Lawrence, Wichita, Kans., Pres. King-Lawrence Lumber Co.
- Harry Greene Lea, Danville, Va., Prop. Hughes Tobacco Warehouse.
- Harry M. League, Philadelphia, Pres. Quaker City Iron Works.
- Frank H. Lee, Danbury, Conn., Hat Manufacturer.
- Jacob Wm. Legum, Norfolk, Va., Pres. J. W. Legum & Sons, Inc., Furniture.
- Emil Albert LeGros, River Forest, Ill., V. P. McGrath Engraving Corp.
- Frederick R. Lehlbach, Newark, N. J., Attorney & Member of Congress.
- John J. Lenehan, Harrison, N. J., Attorney.
- Wm. J. Leon, Chicago, Retired.
- Warren Ward Leland, Ann Arbor, Mich., Prop. Warehouse Furniture Sales Co.
- Sidney Levi, Baltimore, Partner N. Y. Loan Office.
- Theodore Levi, Vicksburg, Miss., Levi's Smart Shop.
- Herman Levinson, El Dorado, Kans., Prop. Levinson's Department Store.
- Leo Levitt, Toledo, Optometrist.
- Joseph Levine, Philadelphia, Undertaker.
- Abraham Levy, Ft. Wayne.
- Ellie Alexander Levy, Fort Worth, Jewelry Merchant Levy Bros.
- Julien Levy, Amarillo, Tex., Men's Clothier.
- Lucian T. Lewis, Nashville, L. T. Lewis & Sons, Mfrs. Brick & Tile.
- Gustave Lippmann, St. Louis, Physician.
- Mrs. Lillian H. B. Lippitt, Providence, Widow Robert L. Lippitt.
- Arthur W. Linn, Ft. Worth, V. P. & Mgr. Greenwood Cemetery.
- Benjamin Lissberger, New York City, Partner B. Lissberger & Co., Investments.
- Arthur Rhea Little, Pittsburgh, Salesman with Mellon Securities Corp.
- Milton Livingston, Bloomington, Ill., Partner, A. Livingston & Sons, Dept. Store.
- Oscar Edwin Locken, Crookston, Minn., Physician.
- Edward Lockett, Knoxville, Pres. Jefferson Woolen Mills.
- Frank G. Logan, Chicago, Retired Capitalist.
- James F. Lonergan, Buffalo, V. P. Park & Pollard Co., Poultry & Dairy Feeds.
- Alvin J. Loris, Kansas City, Mo., Physician & Surgeon & Medical Dir. of Pyramid Life Ins. Co., Kansas City.
- Kenneth B. Lowry, Piedmont, Calif., Insurance Broker with E. B. Field Co., Real Estate & Ins.
- Joseph Lurie, Newark, N. J., Realtor.
- Wm. P. Lutz, Sheboygan, Wis., Supt. Tannery.
- Charles W. Lyons, Tampa, Pres. Lyons Fertilizer Co.
- Carter James Lynch, Chattanooga, Attorney.
- J. Curtis Lyter, St. Louis, Physician.
- Angus D. MacLean, Raleigh, N. C., Attorney.
- Alexander J. McAllister, Bronxville, N. Y., Investment Securities.
- Paul F. McBride, Shreveport, Mgr. Gas & Oil Co.
- Benjamin T. McBurney, Ft. Thomas, Ky., Pres. Cincinnati & Suburban Bell Telephone Co.
- Junior M. McCabe, Milwaukee, Pres. Milwaukee Bedding Co.
- Eugene F. McCampbell, Columbus, O., Physician & Pres. Columbus Academy of Medicine.
- George H. McCann, Gregory, Tex., Farmer.
- David W. McCarty, Berthoud, Colo., Physician & Surgeon.
- Alexander H. McConnell, Glencoe, Ill., Chairman Scientific Co.
- Wm. Ethelbert McConnell, Pittsburgh, Physician.
- J. Louis McDaniel, Birmingham, Mgr. Mut. Benefit Health & Acc. Assn.
- Thaddeus J. McDonald, Wichita, Retired.
- Charles W. McFarland, Butler, Mo., Collateral Loan Co.
- Daniel A. McGaffey, Pontiac, Mich., Former Judge of Probate Court.
- Frank E. McGovern, Port Washington, N. Y., Broker.
- Mathew J. McGrath, Chicago, Pres. Premier Engraving Co.
- Eugene McGuckin, Rydal, Pa., Associated with Jerome B. Gray & Co., Advertising.
- Robert J. McKay, Pittsburgh, Chain Mfrs., Pres. The McKay Co.
- Charles M. McLean, Shaker Heights, O., Pres. Canfield Oil Co.
- Harry R. McMahon, Corapolis, Pa., Retired Exec. Corapolis Heights.
- James H. McMahon, Bronxville, N. Y., V. P. Gen. Motors.
- Robert D. McNeill, Americus, Ga., Farmer.
- Fred Fletcher McNeny, Dallas, Realtor & Part Owner Tower Petroleum Bldg.
- G. Earle McVoy, Grand Rapids, G. Earle McVoy & Co., Real Estate & Insurance.
- Margaret W. Macey, Lebanon, Tenn., Attorney.
- John Daniel Mahaney, Columbus, Ga., Physician.
- Daniel L. Maher, Leechburg, Pa., Accountant.
- Thomas F. Maher, Indian Orchard, Mass., Pres. Chapman Valve Co.
- Solomon Mallin, Pittsburgh, Jeweler & Optometrist.
- Hugh Mallory, Selma, Ala., Attorney.
- Fred Curtis, Johnson Creek, Wis., Retired.
- Jacob Margolis, Dayton, O., Secy. & Treas. The Victor Furniture Co.
- Theodore H. Markthaler, Elmira, N. Y., Pres. Kertscher & Co., Cabinet Makers.
- Albert D. Martell, Madison, Wis., V. P. Bell & Farrell, Investment Counsel.
- Samuel Martin, Augusta, Ga., Cashier Georgia Railroad & Banking Co.
- Charles R. Mason, Cheyenne, Wyo., Genl. Agent North Western Natl. Life Ins. Co.
- Levi I. Massell, Atlanta, Pres. Atlanta Desk & Table Co.
- George A. Mattison, Birmingham, Pres. Woodstock Slag Corp., Bldg. Materials.
- Fred W. Maule, Manhattan Beach, Calif., Former General Agt. Reliance Life Ins. Co.
- Mrs. Sara Davidson May, Pittsburgh, Former Treas. Junior League of Pittsburgh.
- Norman Mayer, New Orleans, Norman Mayer & Co., Cotton Brokers.
- Frederick L. Maytag, Newton, Ia., Founder of Maytag Co., Washing Machines.
- Arthur Ross Mead, Jeffersonville, Ind., Physician.
- Charles D. Meloy, Cherokee, Ia., Attorney.
- Wayman Chalmers Melvin, Linden, N. C., Physician.



## (Prominent Payments—Continued)

Jules Mendel, New York City, Pres. Howse Mead & Sons, English Wools Jobbers.  
 Philip C. Meon, Yonkers, N. Y., V. P. Borney-Scrymser Co., Oils.  
 Emanuel M. Meyer, Norwood, O., Langdon-Meyer Laboratories, Cincinnati, O.  
 George H. Meyer, Greensburg, Pa., Gen. Mgr. Oakville Coal & Coke Co.  
 Otto V. Meyhaus, Sioux Falls, S. D., Pres. Corn Exchange Savings Bank.  
 Andrew J. Miller, New York City, Partner, Hallgarten & Co., Investment Banking.  
 Herman H. Miller, Fort Worth, V. P. N. C. Hall, Inc., Jewelers.  
 John G. Miller, Springfield, Ill., V. P. Baker Mfg. Co., Road Machinery.  
 Robert S. Miller, Willamina, Ore., Owner of Meat Market.  
 Warren D. Miller, Hagerstown, Md., Physician.  
 Arthur W. Millhauser, New York City, Pres. A. W. Millhauser Trading Corp., Metals.  
 Edward Milligan, Hartford, Pres. Phoenix Ins. Co.  
 David Mills, Huntington Park, Calif., Retired.  
 Wm. E. Mitchell, Council Bluffs, Ia., Attorney.  
 Edward Mithoff, Lancaster, O., Pres. Hocking Valley Natl. Bank.  
 Victor T. Moberly, St. Louis, Pres. Jefferson Bank & Trust Co.  
 Joseph Mogilner, St. Paul, Partner Simon & Mogilner Mr. Children's Clothes.  
 Frank L. Mohler, Baltimore, Retired Manufacturer.  
 Jay R. Monroe, South Orange, N. J., Pres. & Founder of Monroe Calculating Machine Co.  
 John R. Montgomery, Hubbard Woods, Ill., Attorney.  
 Robert E. Montgomery, Palestine, Tex., Mgr. Palestine Oil Mill & Fertilizer Co.  
 Wm. P. Montgomery, Jr., Dedham, Mass., Stock Broker.  
 Lee Monroe, Topeka, Attorney.  
 Alvin S. Moody, Houston, Pres. Texas Abstract Co.  
 Malcolm M. Moore, Indianapolis, Gen. Agt. Mass. Mutual Life Ins. Co.  
 Frank E. Morgan, Sr., Ruston, La., Wholesale Grocery Merchant.  
 James Henry Morgan, Jr., Greenville, S. C., Retired Textile Executive.  
 Thomas C. Morgan, Randolph, Tex., 1st Lt. U. S. Army Air Corps.  
 Harry Mogensen, Racine, Wis., V. P. & Secy. Service Transport Co.  
 George S. Morris, Bluffton, Ind., Pres. Chain 5 & 10c Stores.  
 John Gideon Morris, Laredo, Tex., Oil Operator & Mgr. Allied Gas Co.  
 John L. Morris, Lake Bluff, Ill., Advertising.  
 Frank H. Morrow, Van Nuys, Calif., Druggist.  
 Edward Morton, Douglas, Wyo.  
 August C. Moser, Dallas, Real Estate, A. C. Moser & Co.  
 Grayson M. P. Murphy, New York City, Pres. Finance & Trading Corp.  
 Wm. F. Murphy, Omaha, Buyer for Cudahy Packing Co.  
 Alvah N. Myers, Ashland, O., Executive.  
 Glenn L. Myers, Columbus, O., Mortician.  
 John H. Myers, York, Pa., Prop. John H. Myers & Son, Builders Supplies & Lumber.  
 Sylvan Myers, Vicksburg, Miss., Physician.  
 Samuel Nast, Chicago, Retired.  
 Clarence Alfred Neal, Lansdowne, Pa., Pres. Philadelphia Seed Co.  
 Russell B. Nesbitt, State College, Pa., Teacher Civil Engineering.  
 Moritz Neuberger, Larchmont, N. Y., Retired.  
 Cornelius G. Neuman, New York City, Prop. Rosedale Fish & Oyster Market.  
 E. L. Neville, Houston, Chairman Exec. Com. First Natl. Bank.  
 John H. Newman, Rochester, N. Y., Pres. Rochester Cereal Mills, Inc.  
 Milton G. Newman, Peoria, Ill., Pres. Jefferson Trust & Savings Bank.  
 James H. Newsom, Lucama, N. C., Merchant & Farmer.  
 Robert Watts Nicholas, Crook, Colo., Farmer.  
 George E. Nicholson, Atlanta, Executive & Former Pres. of Kansas City Gas Co.  
 Ray W. Noland, Des Moines, Orthodontist.  
 J. Joseph Norton, Loudonville, N. Y., Supt.  
 Albert G. Nortz, Minneapolis, Treas. Nortz Lumber Co.  
 James A. Nowell, St. Paul, Mgr. Bond Co.  
 Edgar B. Ober, St. Paul, Retired, Former Pres. Motor Power Equipment Co.  
 Irving M. Oberfelder, Baltimore, Pres. The Gosman Ginger Ale Co.  
 Gustav Oberlaender, Reading, Pa., Pres. Berkshire Knitting Mills.  
 Ernest Obermeyer, New York City, Retired Official of Liebmans Breweries, Inc.  
 Thomas J. O'Brien, Davenport, V. P. McCarthy Improvement Co.  
 Allen F. Odell, Essex Falls, N. J., Chemical Director  
 E. I. Du Pont De Nemours Co.

Pope W. Oden, Shreveport, La., Physician.  
 Charles F. Off, Los Angeles, Pres. Ojai Oil Co.  
 Reuben W. Ogburn, Mobile, Pres. Ogburn Davidson Co., Wholesale Grocers.  
 Morton E. Olson, Tucson, Ariz., Club Manager.  
 Patrick P. O'Neill, St. Louis, Pres. Moresi-Nauman-O'Neill Co., Real Estate.  
 Albert M. Ophaug, Madison, Wis., Prop. Simon Hotel.  
 Wm. F. Orrison, South Bend, Ind., Partner Mercury Motorways, Inc.  
 Dean C. Osborn, Camden, Me., V. P. Dentists Supply Co., New York.  
 George H. Oster, Miami Beach, Heating Contractor.  
 Moses L. Ottenheimer, Chicago, Insurance.  
 Charles D. Owen, Warwick, R. I., Treas. of Cotton Mfg. Co.  
 Irvin Owings, Fair Haven, Md., Manager.

Charles E. Painter, Poundridge, N. Y., Commercial Photography.  
 Sam T. Palmer, Okemah, Okla., Merchant Creek Trading Co.  
 Elon F. Parker, Chicago, Dist. Mgr. General Tire & Rubber Co.  
 George S. Parker, Janesville, Wis., Founder & Chairman of Board, Parker Pen Co.  
 Benjamin Whitney Patrick, Toledo, Physician.  
 Bruce R. Payne, Nashville, Pres. George Peabody College for Teachers.  
 George H. Payne, Omaha, Real Estate, Pres. Payne Investment Corp.  
 Humphrey Pearson, Hollywood, Calif., Film Writer.  
 Harold O. Peck, Kansas City, Kan., Salesman with T. Marvin West Mortgage Co.

## Life Payments in 1937 by Percentages

● An analysis of Life Insurance Payments for the year 1937 shows the following percentage of each item given to the total; compared with 1936.

	1937	1936
Death claims	38.31	37.44
Additional accidental death benefits	.86	.84
Disability claims	4.22	3.70
Matured endowments and annuities	11.59	11.14
Payments for premium savings (dividends to policyholders) and for cash surrender values	45.02	46.88
Paid to beneficiaries	39.17	38.28
Paid to insureds	60.83	61.72

John Weld Peck, Wyoming, O., Attorney & Former Federal Judge.  
 Frank W. Pendexter, Chicago, Accountant Chicago Mgr. Ernst & Ernst.  
 Harry Perelmut, Evansville, Ind., Retired.  
 John R. Perkins, Winston-Salem, Physician.  
 Henry C. Perry, Dallas, Executive in Oil & Mfr. Co.  
 Peter Chris Petersen, Cedar Falls, Ia., Chief Engineer & Treas. of Viking Pump Co.  
 Onie M. Phelps, LaMesa, Calif., Gen. Mgr. Chamber of Commerce.  
 David H. Philipson, Milwaukee, Prop. Rental Library.  
 Emit Linwood Phillips, Tulsa, Okla., Wholesale Produce Proprietor.  
 Louis Phillips, Birmingham, Pres. Burger Phillips Co., Inc., Department Store.  
 Chris H. Phipps, Larchmont, N. Y.  
 Alexander B. Pierce, Webster Groves, Mo., Wholesale Plumber Supplies.  
 Abraham Pleet, Philadelphia, Woolen Mfr.  
 Wm. M. Plimpton, Glenwood, Ia., Physician.  
 Atlee Pomerene, Cleveland, Attorney & Former U. S. Senator.  
 Wm. W. Powell, Gary, Ind., Mgr. Woolworth Co.  
 Julius H. Powers, Saginaw, Mich., Physician.  
 Paul F. Pritchard, Houston, Pres. Pritchard Rice Milling Co.  
 John W. Procter, San Anselmo, Calif., Pres. Realty Co.  
 Wm. C. Proctor, Dallas, Retired Official, Magnolia Petroleum Co.  
 Ike T. Pryor, San Antonio, Retired Former Pres. American National Livestock Assn.

George Puchta, Cincinnati, Director Ohio Natl. Life Ins. Co. & Former Mayor.  
 Wm. C. M. Pyke, Minneapolis, Manufacturers Agent.

James Quiney, Easton, Pa., Physician.

Herman J. Rademacher, Milwaukee, Pres. & Mgr. Cream City Casket Co.  
 John G. Ralston, Reynoldwood, Ill., Executive.  
 Ralph John Ramer, Anderson, S. C., Secy. Coca-Cola Bottling Co.  
 Harry Rauch, Houston, Mgr. Palais Royal.  
 Meyer Rauch, Houston, Pres. Texas Pipe & Supply Co.  
 John C. Raxsdale, Alexandria, Pa., Pres. Evangeline Gravel Co.  
 James T. Redwine, Wahjamego, Mich., Physician & Supt. Mich. Farm Colony.  
 George L. Reed, Denver, Pres. Gold Coin Creamery Co.  
 Guy Howard Reed, Beaumont, Tex., Physician.  
 Lansing P. Reed, New York City, Attorney.  
 Stanley M. Rees, Lexington, Ky., Pres. Wombroell Automotive Parts, Inc.  
 Arthur O. Reich, New York City, Accountant.  
 Robert W. Reich, Memphis, Division Mgr. Postage Meter Co.  
 Jerome T. Reid, West Point, Miss., Pres. Filling Sta. & Oil Wholesale.  
 Charles T. Renaker, Monrovia, Calif., Funeral Director.  
 Oliver W. Renkert, Canton, O., Pres. Metropolitan Paving Brick Co.  
 Elmer J. Renner, Neenah, Wis., Mgr. Engraving Co.  
 Edward W. Renwick, Joliet, Ill., Supt. Executive.  
 Abram D. Reynolds, Jr., Louisville, Retired.  
 Archer P. Reynolds, St. Louis, Credit Mgr.  
 Joseph B. Reynolds, Kansas City, Mo., Pres. of Kansas City Life Ins. Co.

C. B. Raines, Midland, Tex., Oil Well Contractor.  
 Nathan Rice, Pittsburgh, Prop. N. Rice Cigar Co.  
 Edward L. Richard, Crichton, Ala., Wholesale Drygoods.  
 Rowland W. Richards, Oklahoma City, Executive of Tobacco Co.  
 Leo George Richter, Seattle, Pres. S. M. Laboratories, Inc.  
 John C. Ridnour, Lincoln, Nebr., Pres. J. C. Ridnour Co., Wholesale Drygoods.  
 Frank Riesinger, Dayton, O., Funeral Director.  
 Harvey S. Riser, Glendora, Calif., Fruit & Lumber Merchant.  
 Alfred T. Rittenhouse, Merion, Pa., Salesman.  
 Wm. R. Roach, Grand Rapids, Board. Chm. W. R. Roach & Co., Fruit Canners.  
 James Robb, Brooklyn, Executive Telegraph Co.  
 Merton C. Robbins, Pelham, N. Y., Chairman of the Robbins Publishing Co. of New York.  
 John L. Robertson, Baltimore, Pres. American Paving & Contracting Co.  
 John M. Robertson, St. Louis, Real Estate & Building Mgr.  
 Wm. Lowell Robertson, Cincinnati, V. P. The H. L. Brown Fence & Mfg. Co.  
 Joseph T. Robinson, Little Rock, Ark., U. S. Senator—Senate Leader.  
 Wm. M. Robinson, Wynne, Ark., Retired Wholesale Grocer.  
 Philander K. Rodgers, Pittsburgh, Secretary.  
 Isaiah C. Rosenthal, Scranton, Pa., Insurance Agent.  
 Joseph B. Rosenthal, Cincinnati, Retired, formerly with S. Rosenthal & Co., Printers.  
 Wm. H. Rudy, Paducah, Ky., Partner J. A. Rudy & Sons Dept. Store.  
 Paul L. Ruehrmund, Richmond, Va., Pres. Paul L. Ruehrmund, Inc., General Insurance.  
 Henry D. Rummel, Charleston, W. Va., Attorney.  
 Allen G. Rundle, Piqua, O., Former City Treas. & Pres. Geo. H. Rundle Co., Medicine Mfrs.  
 Clifford Albert Russell, Sacramento, Attorney.  
 Albert Russell, Los Angeles, Retired.  
 Frank P. Russell, Newark, N. J., Pres. Russell Schwarz Co., Cabinet Makers.  
 Daniel Russell, Bronxville, N. Y., Vice-Pres. North Star Mill.  
 Bruce Rutherford, Peoria, Ill., Pres. Kinsey Rutherford Co., Dodge Motors Distributors.  
 Earl E. Rutledge, Kenton, O., Newspaper Publisher, Mgr. The News-Republican.  
 Daniel C. Rybolt, Ashland, O., Mayor.

Matthew Gresham Sackett, Louisville, Pres. Sackett Fuel Co.  
 C. Sahler, Rochester, N. Y., Physician.  
 Wm. A. Sailer, Baltimore, Retired Mfr., Druggist & former Pres. The American Drug Mfrs. Assn.  
 Domina St. Amour, Cheyboygan, Mich.  
 Felix St. Louis, Peoria, Ill., Supt. Iron Foundry.  
 Xavier H. St. Martin, Houma, La., Mgr. St. Martin Oyster Co.  
 Bertrand Benedict Samuels, Queens Village, N. Y., Retired, formerly Banker.  
 Wm. S. Samuel, Baltimore, Pres. Kingsbury Samuel Elec. Co.  
 James W. Sanders, Meridian, Miss., Pres. & Treas. J. W. Sanders & Apponaug Mfg. Co., Cotton Mills.  
 Nathan Sanger, Gloversville, N. Y., Pres. The F. Glove Co.

(Continued on page 12)

## (Prominent Payments—Continued)

J. Edward Sauer, Dayton, O., Retired.  
 C. Walter Saunders, Ashland, Va., Cigar Salesman, Eastern Sales Agt.  
 Alfred Sawyer, Jr., Belcross, N. C., Farmer & Merchant.  
 Clair M. Sawyer, Cincinnati, Supt. of Statistics, Hamilton Co., Dept. Public Welfare.  
 Charles Scannell, Flint, Mich., Factory Mgr. Buick Motor Co.  
 Edward Schafer, Elberon, N. J., Stock Broker.  
 George H. Scheele, Watertown, Wis., V. P. W. F. Brandt & Son Co., Drygoods.  
 Wm. Seybold Schleman, Dayton, O., Pres. The East Dayton Tool & Die Co.  
 Adolph H. Schmedtje, New York City, Chemist.  
 Walter E. Schmidt, Chicago, Retired.  
 Francis L. Schreiner, Chicago, Grain Broker.  
 Julius Schwantes, Maplewood, N. J., Research Engineer.  
 Curt A. Schwartz, Silver Lake, O., Candy Manufacturer.  
 Robert M. Schwartz, Columbus, O., Pres. Columbus Ice Cream Co.  
 James M. Scott, Topeka, Physician.  
 Joseph F. Sears, Yakima, Wash., Pres. Wool Growers Service Corp.  
 Sigmund Seiferheld, New York City, Pres. N. Erlanger, Blumgart Co., Drygoods.  
 Julius J. Selman, Cleveland, Physician.  
 Paul B. Senter, Bristol, Tenn., V. P. Bristol Door & Lumber Co.  
 Mrs. Edna S. Severin, Indianapolis.  
 Warren T. Shaffer, DuBois, Pa., Retired Insurance Agent.  
 Charles J. Sharp, Birmingham, Retired.  
 Harry E. Shelden, Pittsburgh, Pres. Steel Co.  
 Leroy K. Shepherd, Cincinnati, Physician.  
 Coite Long Sherrill, Statesville, N. C., Physician.  
 Robert Dicks Shore, Winston Salem, Treas. R. J. Reynolds Tobacco Co.  
 Max Shulman, Chicago, Attorney.  
 Harol G. Siljan, Milwaukee, Mgr. The Rheins Co., Real Estate.  
 Louis A. Silk, New York City, Pres. Louis A. Silk & Co., Inc., Wholesale Laces.  
 Harry L. Silvers, Excelsior Springs, Mo., Prop. Garage.  
 Robt. M. Silsbee, San Antonio, Realtor.  
 Abel E. Simmons, Davenport, Mang. Dir. M. L. Parker Co. Department Store.  
 James A. Simmons, Lee's Summit, Mo., Manager.  
 Henry Simon, Montgomery, Ala., Retired Merchant.  
 J. Ernest Singleton, Wallum Lake, R. I., Gentleman Farmer.  
 Isaac Sinkovitz, Atlanta, Realtor.  
 Clare V. Skinner, Toledo, Pres. The Toledo Wheel Barrow Co.  
 Joseph Sloe, New York City, Millinery Importer & Prop. Standard Felt Body Co.  
 Agnes W. Smith, Binghamton, N. Y.  
 Albert E. Smith, Indianapolis, Genl. Supt. Indiana Bell Telephone Co.  
 Dr. DeWitt Smith, Dallas, Medical Director Southwestern Life Ins. Co.  
 Edward Rowell Smith, Valdosta, Ga., Retired Druggist.  
 James K. Smith, Texarkana, Tex., Physician.  
 J. Sam Smith, Mooresville, Ala., Planter.  
 John H. Smith, Philadelphia, Pres. American Steel Engineering Co.  
 Wallace E. Smith, Hollywood, Calif., Author.  
 Wallace J. Smith, Detroit, V. P. La Choy Food Products, Inc.  
 J. B. Smyth, San Antonio, Pres. Uvalde Rock Asphalt Co.  
 Joseph T. Snyder, Buffalo, Pres. Snyder Cigar Co.  
 Louis Snyder, Norfolk, Va., L. Snyder Dept. Store.  
 Albert Sondermann, Jasper, Ind., Retired Banker.  
 Paul Speake, Huntsville, Ala., Circuit Judge.  
 Thomas S. Sprague, Upper Montclair, N. J., Steamship Agent.  
 Thomas Spurance, Arlington, Tex., Pres. Arlington Natl. Bank.  
 Eugene C. Stacy, Tiffin, O., Grain Buyer.  
 Hyman Stadium, Kinston, N. C., Merchant, Men's Wear.  
 John W. Stanford, Houston, Special Rep. Mexican Sinclair Petroleum Co.  
 George Francis Steel, New York City, Former Gen. Mgr. Canadian Export Paper Co.  
 George H. Stege, Jr., Noroton, Conn., Textile Mfr.  
 Arthur Stephenson, Hartselle, Ala., Former Bank Cashier.  
 E. B. Stephenson, Lincoln, Nebr., Chrm. Board Security Mutual Life Ins. Co.  
 Joseph M. Stern, Cleveland, Pres. J. M. Stern Co., Mfrs. Artificial Grass.  
 Frank M. Stevens, Elyria, O., Attorney.  
 Trafford C. Stevenson, Saginaw, Mich.  
 Charles A. Stewart, Cherryfield, Me., Treas. A. L. Stewart & Sons.  
 Joseph Stewart, Memphis, Retired.  
 Richard C. Stewart, Covington, Ky., Pres. The Stewart Iron Works Co.  
 Wm. W. Stewart, Philadelphia, Retired.  
 Victor A. Stibolt, Rock Island, Ill., Executive French & Hecht, Inc., Wheel Mfrs.  
 Wm. Addison Stillions, Rome, Miss., Lumberman.  
 Wm. Tennent Stockton, Jacksonville, Fla., Attorney.  
 Ralph Stofer, Lakewood, O., Pres. Sash & Door Co.  
 Hayman Stoff, New York City, Retired.

Russell E. Stone, New Orleans, Physician.  
 Louis H. Storz, Omaha, Secy.-Treas. Storz Supply Co., Auto Supplies.  
 Henry W. Strasshoefer, Cleveland, Pres. Universal Cleansing & Dyeing Co.  
 David H. Strauss, Atlanta, V. P. Rich's Inc. Department Store.  
 Lionel F. Strauss, New York City, Broker.  
 Bartholomew Streb, Raleigh, N. C., Owner Royal Baking Co.  
 Elmer R. Stripp, Kansas City, Mo., Prop. E. R. Stripp Co., Grain Dealers.  
 Chas. H. Stroock, Beaumont, Tex., Pres. American Natl. Bank.  
 Protchard H. Strong, Brighton, N. Y., Capitalist.  
 Charles E. Stuart, Massillon, O., Pres. Tyson Roller Bearing Corp.  
 Robert L. Studley, Wellesley Hills, Mass., Senior Partner Studley & Emery, Dealers in Wool, Boston.  
 Wm. W. Sullivan, Anderson, S. C., Pres. Sullivan Hardware Co.  
 Wm. R. Sweatt, Palm Beach, Fla., Chairman of Board, Minneapolis-Honeywell Regulator Co.  
 Louis F. Swift, Chicago, Retired, Former Pres. Swift & Co., Packers.  
 Charles P. Sylvester, Boston, Physician.  
 Weymouth Daniel Symmes, Lewiston, Mont., Pres. Power Mercantile Co., Department Store.  
 Carl H. Talley, Greenville, S. C., Contractor & Builders Supplies.  
 Jules H. Tallichet, Houston, Tex., Attorney.  
 Moses Tanenbaum, Irvington, N. Y., Pres. I. Tanenbaum, Son & Co., New York City, Insurance Firm.  
 Charles C. Tanner, Los Angeles, Pres. Tanner, Motor Livery.  
 Travis H. Taylor, Como, Miss., Merchant & Planter Taylor Mercantile Co.  
 Walker Taylor, Wilmington, N. C., General Insurance.  
 Charles N. Teetor, Hagerstown, Ind., Pres. The Perfect Circle Co., Piston Rings & Inventor of the Railway Cycle.  
 Max Tennenbaum, Cincinnati, Prop. Tennenbaum Bros. Furniture Co.  
 John G. Theophilos, Shenandoah, Pa., Wholesale & Retail Tobacco Dealer.  
 Frederick J. Thieme, Beverly Hills, Calif., Supt. Knitting Factory.  
 James A. Thing, Oklahoma City, Pres. O. K. Furniture & Rug Co.  
 Edward R. Thomas, San Antonio, Pres. Thomas & Tarver Inc., Oil Drilling Contractors.  
 George A. Thompson, Chicago, Dentist.  
 Norman Thomsen, Detroit.  
 Hoxie H. Thompson, Houston, Lumber Dealer.  
 Amos J. Thorner, Burlington, Ia., Physician & Surgeon.  
 John Arthur Thun, Glendora, Calif., Rancher.  
 Otmar Thurliman, Harvey, Ill., Physician.  
 Robert Sandy Tilley, Winston-Salem, with R. J. Reynolds Tobacco Co.  
 Willis L. Tinker, Hudson, O., Secy. Lake Superior Iron Ore Assn.  
 Otho L. Tootle, Frankfort, O., Owner & Mgr. Concord Oil Co.  
 Harry E. Travis, Columbus, O., Ohio Manager Mutual Benefit Health & Accident & United Benefit Life.  
 James H. Trimble, Indianapolis, Pres. Trimble Realty Co.  
 Charles A. Trostell, Cincinnati, Insurance Agent Mass. Mutual Life Ins. Co.  
 Fred L. Tubbs, Chicago, Sales Mgr.  
 Raymond W. Tucker, Westfield, N. J., Member of Brokerage Firm, F. P. Ristine Co., N. Y.  
 Charles R. Turner, Waco, Tex., Pres. Turner Brokerage Co.  
 Dayton Turney, Los Angeles, Physician.  
 Frederick E. Tyson, Danville, Ill., Pres. Fidelity Loan Co.  
 George Alfred Tyler, Houston, Partner Houston & Tyler General Insurance.  
 Irving S. Underhill, Buffalo, Pres. Underhill Coal Co.  
 Wm. L. Underwood, Chicago.  
 Roger S. Vail, Highland Park, Ill., Insurance Actuary.  
 Frank A. Vanderlip, New York City, Financier & Former Pres. Natl. City Bank, New York.  
 Voris Vincent Vandever, Tulsa, Okla., Dir. The Vandever Dry Goods Co.  
 James M. Vaughan, Owensboro, Ky., Pres. Kentucky & Virginia Leaf Tobacco Co.  
 Lester M. Ventre, Stapleton, N. Y., Real Estate Broker.  
 Melville W. Vickery, Cleveland, Attorney.  
 Charles E. Villaume, St. Paul, Mgr. Villaume Box & Lumber Co.  
 Frederick M. Vinson, Punxsutawney, Pa., Bank Clerk.  
 Edward C. Viner, Denver, Pres. Viner Chevrolet Co.  
 F. Eugene Vogler, Winston-Salem, Pres. Frank Vogler & Sons, Inc., Funeral Directors.  
 Henry W. Voss, Fort Myers, Fla., Exporter.  
 Alfred H. Wagg, Palm Beach, Fla., Realtor.  
 W. Paul Wagner, Hartville, O., Pres. Bldg. & Loan Co.  
 Cecil B. Wakeley, Dallas, Secy. Tracy Locke Dawson, Inc., Advertising Agents.

Harry G. Walcott, Dallas, Physician.  
 John Wallach, Altadena, Calif., Merchant.  
 Alfred E. Waller, Langley Field, Va., Major Air Corps, U. S. Army.  
 Wm. W. Walton, Lansing, Mich., Pres. & Mgr. Walton Flour Mills.  
 Lyman Ward, New York City, Federal Attorney.  
 Wm. Elred Ward, Nashville, Pres. Baird-Ward Printing Co.  
 Charles Ware, Kenilworth, Ill., V. P. Chemical Co.  
 Hathaway Watson, Chicago, Broker & Treas. Federal Securities Corp.  
 Wm. H. Watson, Sr., Donora, Pa., Publisher, The Herald American Publishing Co.  
 Jacob F. Weaver, Asheville, N. C., Pres. Mountain City Laundry.  
 George W. Webster, Leesburg, Fla., Florist.  
 John R. Webster, Omaha, Realtor.  
 Fred Andrew Wecker, Akron, O., Owner of Grocery Store.  
 Oscar Weingarten, New York City, Partner Weingarten Bros., Inc., Corset Mfrs.  
 Emilus J. Weiser, Fargo, N. D., Bank President.  
 Samuel C. Weiskopf, St. Petersburg, Fla., Retired.  
 Cleveland D. Welch, Cramerton, N. C., V. P. Cramerton Mills, Inc.  
 Leon P. Welch, San Gabriel, Calif., V. P. Amer. Pipe & Steel Co.  
 Frederic S. Welsh, Rochester, N. Y., V. P. & Gen. Mgr. Merchants Dispatch, Inc.  
 Carl W. Wenger, Buffalo, Pres. & Secy. of Corp.  
 Albert Wenzlick, St. Louis, Realtor, Pres. Wenzlick Mortgage & Investment Co.  
 Hugo Werner, Belle Harbor L. I., N. Y., Fur Dealer.  
 Sydney B. Wertheimer, Brooklyn, Investment Broker in New York.  
 Guy Barnes West, Rehoboth Beach, Del., Retired.  
 Jacob G. Weyandt, Detroit, Ford Dealer.  
 Leslie Wheeler, Lake Forest, Ill., Retired, Former Treas. Pickands Brown & Co., Chicago, Pip Iron & Coke.  
 Clarence J. White, Beardstown, Ill., Partner Schultz-Baujan & Co., Flour Millers.  
 Horace B. White, Memphis, Cotton Broker, Horace B. White & Co.  
 Sidney J. White, New Orleans, Broker.  
 Wm. S. White, Fort Worth, Gen. Mgr. Box Factory.  
 Langford C. Whitford, Wellsville, N. Y., Contractor & Builder.  
 Charles W. Wientge, Uniontown, Pa., Principal.  
 Harley H. Wilcox, Cleveland, Pres. Wilcox College of Commerce.  
 Benjamin Wildauer, Atlanta, Dentist.  
 Frank H. Wiley, Indianapolis, Pres. Indianapolis Electrottype Foundry.  
 Dempsey W. Williams, Paris, Tex., Farmer.  
 James Russell Williams, Quincy, Ill., Pres. of H. M. Sheer Mfr. Co.  
 Charles R. Wilson, Huntington, W. Va., Sand Business Executive.  
 Wm. Wilson, Philadelphia, Attorney.  
 Joseph Wimmer, Miami Beach, Retired.  
 Stanley A. Winchester, Hutchinson, Kans., Mgr. Packing Co.  
 Herman L. Winer, New York City, Advertising.  
 Frank C. Winter, Lake Charles, La., Prop. F. C. Winter Mercantile Co., Wholesale Grocers.  
 Magretta L. Wissler, Columbus, O.  
 Frank Caldwell Withers, Columbia, S. C., Investment Banker.  
 Frank T. Withers, Lake Cormorant, Miss., Planter.  
 Laurence C. Witten, Cincinnati, Retired, Former General Agt. Mass. Mutual Life Ins. Co.  
 John C. Wolke, Upper Montclair, N. J., Salesmanager for L. Sonneborn Sons, Inc., New York City.  
 Milton L. Wood, Selma, Ala., General Insurance.  
 Thos. Wheeler Wood, Richmond, Va., Dentist.  
 David Woodhead, Los Angeles, Pres. Woodhead Lumber Co.  
 Harvey Trunkay Woodruff, Evanston, Ill., Former Sports Editor The Chicago Tribune.  
 Samuel Andrew Woodward, Fort Worth, Physician.  
 Taylor A. Worley, Urbana, Ill., Partner Vieth, Duncan, Worley & Wood.  
 Arthur C. Wright, Springfield, Mass., Retired.  
 Frederic A. Wurzburg, E. Grand Rapids, Mich., Partner Wurzburg & Son, Mfrs. Needlecraft Novelties.  
 Thomas Bell Yarbrough, Fort Worth, Board Chrm. First National Bank.  
 Arthur J. Young, Worcester, Mass., Attorney.  
 Chauncey H. Young, Riverhead, N. Y., Pres. Long Island Produce & Fertilizer Co.  
 Oscar N. Young, Lima, O., Mgr. Lima Agency Ohio State Life Ins. Co.  
 Thomas O. Young, Syracuse, Pres. Farmers & Traders Life Ins. Co.  
 John H. Zachry, Laredo, Tex., V. P. Merchants State Bank & Trust Co.  
 Roy Elden Zimmerman, Los Angeles, Banker.  
 Wm. E. Zimmerman, Cincinnati, Sales Agent, The National Cash Register Co.  
 George Wm. Zoller, Council Bluffs, Ia., Pres. Zoller Mercantile Co., Hardware.



ition  
Corps,  
lton  
inting  
ederal  
lrald  
City

# Cities Ranked by Payments

New York	\$155,268,000
Chicago	106,716,000
Philadelphia	35,060,000
Brooklyn	34,060,000
Pittsburgh	30,555,000
Los Angeles	27,555,000
St. Louis	24,610,000
Detroit	24,017,000
Cleveland	21,737,000
Cincinnati	18,109,000
Boston	17,466,000
San Francisco	16,841,000
Baltimore	16,415,000
Buffalo	15,521,000
Indianapolis	15,154,000
Minneapolis	14,178,000
Milwaukee	13,516,000
Kansas City, Mo.	13,166,000
Washington, D. C.	12,127,000
Atlanta	11,862,000
New Orleans	9,776,000
Columbus, O.	8,444,000
Louisville, Ky.	8,277,000
Newark, N. J.	7,818,000
Denver	7,426,000

## 26 to 50

Seattle	7,190,000
Memphis	6,940,000
Toledo	6,383,000
Rochester, N. Y.	6,266,000
Saint Paul	6,144,000
Providence	6,105,000
Portland, Ore.	6,072,000
Nashville	5,667,000
Houston	4,919,000
Grand Rapids, Mich.	4,770,000
Evanston, Ill.	4,728,000
Dallas	4,545,000
Dayton, O.	4,267,000
Richmond, Va.	3,810,000
Birmingham, Ala.	3,801,000
Akron, O.	3,708,000
Scranton, Pa.	3,582,000
Syracuse, N. Y.	3,522,000
Omaha, Neb.	3,331,000
San Antonio, Tex.	3,316,000
Oakland, Calif.	3,300,000
Holland, Mich.	3,140,000
Oklahoma City	3,123,000
Pt. Wayne, Ind.	3,106,000
Des Moines, Ia.	3,061,000

## 51 to 75

Wichita, Kan.	2,848,000
New Haven, Conn.	2,745,000
Jersey City	2,711,000
So. Orange, N. J.	2,672,000
Brookline, Mass.	2,647,000
Tulsa, Okla.	2,541,000
Springfield, Mass.	2,485,000
Chattanooga, Tenn.	2,470,000
Albany, N. Y.	2,356,000
Bronx, N. Y.	2,323,000
Jacksonville, Fla.	2,276,000
Worcester, Mass.	2,275,000
Yonkers, N. Y.	2,275,000
Miami	2,196,000
Pt. Worth, Tex.	2,162,000
Youngstown, O.	2,129,000
Trenton, N. J.	2,101,000
Long Beach, Calif.	1,911,000
Charleston, W. Va.	1,885,000
Sacramento, Calif.	1,882,000
Peoria, Ill.	1,835,000
Cleveland Hts., O.	1,764,000
Salt Lake City, Utah	1,745,000
Utica, N. Y.	1,737,000

## 76 to 100

Montclair, N. J.	1,733,000
Norfolk, Va.	1,732,000
San Diego, Calif.	1,719,000
Hartford, Conn.	1,689,000
Paterson, N. J.	1,680,000
South Bend, Ind.	1,668,000
Cambridge, Mass.	1,657,000
Troy, N. Y.	1,643,000
Canton, O.	1,626,000
Danbury, Conn.	1,612,000
Harrisburg, Pa.	1,610,000
Newton, Ia.	1,588,000
Elizabeth, N. J.	1,580,000
Muncie, Ind.	1,577,000
Reading, Pa.	1,569,000
Augusta, Ga.	1,540,000
Terre Haute, Ind.	1,534,000
Knoxville, Tenn.	1,525,000
Flint, Mich.	1,522,000
	1,517,000

Duluth, Mich.	1,512,000
Springfield, Ill.	1,511,000
Spokane, Wash.	1,496,000
Davenport, Ia.	1,488,000
Lincoln, Neb.	1,479,000

## 101 to 125

Evansville, Ind.	1,477,000
Greenwich, Conn.	1,476,000
East Orange, N. J.	1,447,000
Atlantic City, N. J.	1,427,000
Highland Park, Ill.	1,422,000
Flushing, N. Y.	1,388,000
Mount Vernon, N. Y.	1,373,000
Camden, N. J.	1,365,000
Sioux City, Ia.	1,365,000
Pawtucket, R. I.	1,360,000
Portland, Me.	1,360,000
Kansas City, Kan.	1,347,000
New Rochelle, N. Y.	1,345,000
Wilkes-Barre, Pa.	1,340,000
Fall River, Mass.	1,333,000
Wilmington, Del.	1,329,000
Little Rock	1,316,000
Schenectady	1,315,000
Madison, Wis.	1,296,000
Tacoma, Wash.	1,288,000
Erie, Pa.	1,280,000
Gary, Ind.	1,278,000
Bridgeport, Conn.	1,266,000
Binghamton, N. Y.	1,265,000
York, Pa.	1,262,000

## 126 to 150

Shreveport, La.	1,247,000
E. Est. Louis, Ill.	1,245,000
Miami Beach, Fla.	1,245,000
Wheeling, W. Va.	1,244,000
Huntington, W. Va.	1,240,000
Kalamazoo, Mich.	1,240,000
Winston-Salem, N. C.	1,219,000
Macon, Ga.	1,216,000
Topeka, Kan.	1,216,000
Pasadena, Cal.	1,210,000
El Paso, Tex.	1,162,000
Palm Beach, Fla.	1,160,000
Beaumont, Tex.	1,160,000
Orange, N. J.	1,142,000
Columbia, S. C.	1,075,000
Woonsocket, R. I.	1,050,000
Lynn, Mass.	1,020,000
Waterbury, Conn.	1,008,000
Scarsdale, N. Y.	998,000
Lowell, Mass.	994,000
Roanoke, Va.	990,000
Savannah, Ga.	989,000
Lawrence, Mass.	988,000
Charleston, S. C.	985,000
Lansing, Mich.	985,000

## 151 to 175

New Bedford, Mass.	985,000
Decatur, Ill.	977,000
Jackson, Miss.	975,000
Selma, Ala.	969,000
Manchester, N. H.	966,000
Hamilton, O.	966,000
Hollywood, Calif.	962,000
Jackson, Mich.	961,000
Cedar Rapids, Ia.	961,000
Montgomery, Ala.	960,000
Brookton, Mass.	958,000
Bronxville, N. Y.	957,000
Asheville, N. C.	947,000
Tampa, Fla.	944,000
Larchmont, N. Y.	942,000
Berkeley, Calif.	939,000
Long Island City, N. Y.	937,000
Rockford, Ill.	922,000
Shaker Heights, O.	920,000
Lakewood, O.	916,000
Lancaster, Pa.	915,000
Butte, Mont.	913,000
Holyoke, Mass.	911,000
Altoona, Pa.	910,000
Springfield, Mo.	902,000

## 176 to 200

Pasadena, Calif.	898,000
Burlington, Ia.	896,000
Waco, Tex.	895,000

Harrison, N. J.	890,000
Williamsport, Pa.	885,000
Short Hills, N. J.	877,000
Allentown, Pa.	875,000
Springfield, O.	873,000
Roxbury, Mass.	869,000
Raleigh, N. C.	868,000
St. Joseph, Mo.	867,000
Lexington, Ky.	866,000
Covington, Ky.	863,000
Tucson, Ariz.	861,000
Phoenix, Ariz.	846,000
Glencoe, Ill.	842,000
Elmira, N. Y.	842,000
Janesville, Wis.	842,000
Fargo, N. D.	835,000
Sioux Falls, S. D.	834,000
Alliance, O.	828,000
Joliet, Ill.	822,000

## 251 to 275

Newport News, Va.	690,000
Chester, Pa.	690,000

## Over 144 Million Paid on Special Forms

Permanent disability claims in 1937 amounted to \$120,468,528, compared to \$104,796,635 the year before.

Life insurance companies paid out \$24,499,616 in double indemnity payments in cases of accidental death in 1937. This is an increase from the \$23,679,066 total in 1936.

Galveston, Tex.	821,000
Lima, O.	818,000
Saginaw, Mich.	817,000

## 201 to 225

Johnstown, Pa.	816,000
Niagara Falls, N. Y.	816,000
Albuquerque	813,000
Oak Park, Ill.	806,000
Rock Island, Ill.	797,000
Austin, Tex.	796,000
Durham, N. C.	796,000
Maplewood, N. J.	792,000
Battle Creek, Mich.	791,000
Hoboken, N. J.	791,000
Fresno, Calif.	788,000
Newton, Mass.	788,000
Portsmouth, Va.	787,000
Elgin, Ill.	786,000
Plainfield, N. J.	785,000
Somerville, Mass.	778,000
Council Bluffs, Ia.	775,000
Bay City, Mich.	773,000
White Plains, N. Y.	772,000
Glendale, Calif.	771,000
Watertown, N. Y.	769,000
Kingstown, N. Y.	768,000
Jamestown, N. Y.	766,000
Aurora, Ill.	761,000
Greensboro, N. C.	757,000

## 226 to 250

Long Branch, N. J.	755,000
St. Petersburg, Fla.	749,000
Jamaica, N. Y.	746,000
Freeport, Ill.	744,000
Malden, Mass.	741,000
Beverly Hills, Calif.	740,000
Alexandria, Va.	740,000
Ridgewood, N. J.	740,000
Winnetka, Ill.	740,000
Amarillo, Tex.	733,000
Hackensack, N. J.	729,000
Columbus, Ga.	727,000
Spartanburg, S. C.	726,000
Wichita Falls, Tex.	720,000
Hammond, Ind.	719,000
Norwood, O.	719,000

Lynchburg, Va.	710,000
Haddonfield, N. J.	710,000
Quincy, Mass.	710,000
Westfield, N. J.	708,000
Staten Island, N. Y.	696,000
Lenni, Pa.	696,000
Queens Village, N. Y.	693,000
Norristown, Pa.	692,000
Sheboygan, Wis.	690,000

## 301 to 325

Upper Montclair, N. J.	550,000
Ogden, Utah	544,000
Danville, Ill.	536,000
New Albany, Ind.	531,000
Stamford, Conn.	527,000
Blomfield, N. J.	526,000
Arlington, Mass.	526,000
Fitchburg, Mass.	525,000
University City, Mo.	525,000
Poughkeepsie, N. Y.	523,000
Anderson, S. C.	522,000
Washington, Pa.	520,000
Bloomington, Ill.	519,000
Baton Rouge, La.	518,000
Quincy, Ill.	516,000
Medford, Mass.	516,000
San Bernardino, Calif.	515,000
Easton, Pa.	512,000
Glen Ridge, N. J.	507,000
Rockville Centre, N. Y.	501,000
Rochester, Minn.	498,000
New Brunswick, N. J.	497,000
Hutchinson, Kan.	497,000
Manitowoc, Wis.	492,000
Reynoldsville, Ill.	491,000

## 326 to 350

Anderson, Ind.	490,000
Bradford, Pa.	490,000
Marion, O.	489,000
Morristown, N. J.	488,000
Queen City, N. Y.	488,000
Forest Hills, N. Y.	487,000
Vicksburg, Miss.	478,000
Boise, Idaho	477,000
Galesburg, Ill.	477,000
Gloversville, N. Y.	476,000
New London, Conn.	474,000
Alexandria, La.	469,000
Corpus Christi, Tex.	466,000
Cumberland, Md.	466,000
Dearborn, Mich.	466,000
Ottumwa, Ia.	464,000
Great Neck, N. Y.	462,000
River Forest, Ill.	462,000
Johnson City, Tenn.	462,000
Winona, Minn.	461,000
Corapolis, Pa.	460,000
LaCrosse, Wis.	460,000
Petersburg, Va.	460,000
Iowa City, Ia.	460,000
Lafayette, Ind.	460,000

## 351 to 375

New Castle, Pa.	456,000
Kokomo, Ind.	455,000
Muskegon, Mich.	454,000
Hempstead, N. Y.	450,000
Pensacola, Fla.	446,000
Laredo, Tex.	440,000
Butler, Pa.	440,000
Bangor, Me.	439,000
Kenosha, Wis.	434,000
Orlando, Fla.	433,000
Bayonne, N. J.	433,000
Oakosh, Wis.	430,000
Riverside, Calif.	430,000
Englewood, N. J.	427,000
Asbury Park, N. J.	427,000
Longmeadow, Mass.	427,000
Sandusky, O.	426,000
Union City, N. J.	425,000
Elkhart, Ind.	424,000
Huntsville, Ala.	423,000
East Cleveland, O.	423,000
Cranston, R. I.	420,000
Newburgh, N. Y.	420,000
Dorchester, Mass.	420,000
Marion, Ind.	420,000

## 376 to 400

Mansfield, O.	419,000
Uniontown, Pa.	419,000
Burlington, Vt.	418,000
Green Bay, Wis.	417,000
Santa Monica, Calif.	417,000
Wauwatosa, Wis.	415,000
Taunton, Mass.	412,000
Suffolk, Va.	411,000
Billings, Mont.	411,000
Webster Groves, Mo.	406,000
Upper Darby, Pa.	405,400
Keokuk, Ia.	399,000

Piqua, O.	398,000
Waukegan, Ill.	396,000
Parkersburg, W. Va.	395,000
Hollywood, Fla.	392,000
Richmond, Ind.	391,000
Yakima, Wash.	390,000
Oil City, Pa.	390,000
Newark, O.	390,000
Central Falls, R. I.	387,000
Newport, R. I.	386,000
Danville, Va.	386,000
Tiffin, O.	386,000
Pottsville, Pa.	384,000

## 401 to 425

Elyria, O.	383,000
Tyler, Tex.	382,000
Concord, N. H.	382,000
Grosse Pointe, Mich.	381,000
Salem, O.	381,000
Middletown, O.	381,000
Rocky River, O.	377,000
Fort Huron, Mich.	376,000
Middletown, N. Y.	375,000
Great Falls, Mont.	372,000
Santa Barbara, Calif.	370,000
Ashtabula, O.	369,000
Princeton, N. J.	367,000
Ashland, Ky.	366,000
Wausau, Wis.	366,000
Vincennes, Ind.	363,000
Huntington Park, Calif.	361,000
Nashua, N. H.	361,000
Bellingham, Wash.	360,000
Jackson, N. Y.	360,000
Decatur, Tenn.	360,000
Rutherford, N. J.	360,000
Melrose, Mass.	359,000
Glens Falls, N. Y.	355,000
Newport, Ky.	355,000

## 426 to 450

Greenwood, Miss.	355,000
Appleton, Wis.	355,000
Superior, Wis.	351,000
Rocky Mount, N. C.	350,000
Tuscaloosa, Ala.	348,000
Rome, N. Y.	348,000
Greensburg, Pa.	347,000
Hagerstown, Md.	343,000
Muskogee, Okla.	340,000
Tallahassee, Fla.	340,000
Morganton, N. C.	340,000
Marshall, Tex.	339,000
East Liverpool, O.	337,000
Fort Lauderdale, Fla.	337,000
Joplin, Mo.	335,000
Newton Center, Mass.	333,000
Athens, Ga.	329,000
Mason City, Ia.	328,000
Cuyahoga Falls, O.	328,000
La Jolla, Calif.	327,000
East Chicago, Ind.	326,000
Fort Arthur, Tex.	325,000
Kankakee, Ill.	325,000
Norman, Okla.	325,000
Gastonia, N. C.	323,000

## 451 to 475

Santa Ana, Calif.	322,000
Amsterdam, N. Y.	321,000
Alameda, Calif.	320,000
Marietta, Ga.	320,000



# CITIES RANKED BY STATES

## ALABAMA

Birmingham	\$3,801,000
Mobile	2,101,000
Selma	969,000
Montgomery	960,000
Huntsville	423,000
Decatur	360,000
Tuscaloosa	348,000
Anniston	261,000
Dothan	260,000
Bessemer	188,000
Florence	185,000
Gadsden	167,000
Fairfield	149,000
Roanoke	140,000
Opelika	124,000
Troy	106,000
Andalusia	86,000
Stevens	82,000
Ensley	85,000
Alexander City	84,000

Manchester	186,000
Hamden	174,000
Norwalk	167,000
West Haven	129,000
Putnam	103,000
Willimantic	96,000

## DELAWARE

Wilmington	\$1,329,000
Dover	156,000
Seaford	71,000
Georgetown	67,000
Bridgeville	35,000

## DISTRICT OF COLUMBIA

Washington	\$12,127,000
------------	--------------

## FLORIDA

Jacksonville	\$2,276,000
Miami	2,196,000
Miami Beach	1,245,000
Palm Beach	1,160,000
Tampa	944,000
St. Petersburg	749,000
Pensacola	448,000
Orlando	433,000
Hollywood	392,000
Tallahassee	340,000
Fort Lauderdale	337,000
West Palm Beach	214,000
Gainesville	198,000
Quincy	192,000
Sarasota	186,000
Leesburg	184,000
Daytona Beach	180,000
Lakeland	165,000
St. Augustine	157,000
Coral Gables	126,000

## GEORGIA

Atlanta	\$11,862,000
Augusta	1,534,000
Macon	1,216,000
Savannah	989,000
Columbus	727,000
Athens	329,000
Marietta	320,000
Americus	298,000
Rome	288,000
Valdosta	266,000
Albany	251,000
Griffin	189,000
Thomasville	158,000
Blackshear	157,000
Jonesboro	156,000
Waycross	129,000
Dublin	109,000
Eastman	98,000
Camilla	96,000
Wrens	96,000

## IDAHO

Boise	\$477,000
Twin Falls	162,000
Moscow	98,000
Pocatello	83,000
Wallace	81,000
Nampa	60,000
Caldwell	60,000
Sandpoint	58,000
Lewiston	43,000

## ILLINOIS

Chicago	\$106,716,000
Evanston	4,728,000
Peoria	1,835,000
Springfield	1,511,000
Highland Park	1,442,000
East St. Louis	1,245,000
Decatur	977,000
Rockford	922,000
Glencoe	842,000
Joliet	822,000
Oak Park	806,000
Rock Island	797,000
Elgin	786,000
Aurora	761,000
Freeport	744,000
Winnetka	740,000
Moline	688,000
Lake Forest	646,000
Champaign	582,000
Wilmette	560,000

## INDIANA

Indianapolis	\$15,154,000
Fort Wayne	3,106,000
South Bend	1,688,000
Muncie	1,569,000
Terre Haute	1,525,000
Evansville	1,477,000
Gary	1,278,000
Hammond	719,000
Bloomington	647,000
Frankfort	587,000
New Albany	531,000
Anderson	490,000
Lafayette	460,000
Kokomo	455,000
Elkhart	424,000
Marion	420,000
Richmond	391,000
Vincennes	363,000
East Chicago	326,000
Michigan City	233,000

## CONNECTICUT

New Haven	\$2,745,000
Hartford	1,689,000
Danbury	1,612,000
Greenwich	1,476,000
Bridgeport	1,266,000
Waterbury	1,008,000
New Britain	625,000
West Hartford	596,000
Stamford	527,000
New London	474,000
Meriden	315,000
Middletown	241,000
Norwich	228,000
Ansonia	199,000

## IOWA

Des Moines	\$3,061,000
Newton	1,580,000
Davenport	1,488,000
Sioux City	1,365,000
Cedar Rapids	961,000
Burlington	896,000
Council Bluffs	775,000
Dover	678,000
Dubuque	628,000
Ottumwa	466,000
Iowa City	460,000
Keokuk	399,000
Mason City	328,000
Clinton	277,000
Fort Dodge	225,000
Muscatine	216,000
Centerville	206,000
Fort Madison	189,000
Marshalltown	183,000

Lawrence	168,000
Eldorado	166,000
Newton	165,000
Abilene	164,000
Arkansas City	141,000
Parsons	139,000
Wellington	107,000
Dodge City	98,000

## KENTUCKY

Louisville	\$8,277,000
Lexington	866,000
Covington	863,000
Paducah	616,000
Ashland	366,000
Newport	355,000
Owensboro	318,000

## LOUISIANA

New Orleans	\$9,776,000
Shreveport	1,247,000
Baton Rouge	518,000
Alexandria	469,000
Monroe	319,000
Lake Charles	248,000
Lafayette	158,000
Ruston	153,000
Bogalusa	97,000
Crowley	95,000
Houma	94,000
Arcadia	86,000
Minden	62,000
Thibodaux	56,000
Pineville	55,000
Ableville	55,000
Bermuda	54,000
West Monroe	53,000
Lake Providence	47,000
Bastrop	47,000

Brunswick	76,000
Norway	60,000
Gardiner	58,000
Pembroke	48,000

## MARYLAND

Baltimore	\$16,415,000
Cumberland	466,000
Hagerstown	243,000
Chevy Chase	231,000
Salisbury	218,000
Annapolis	168,000
Cambridge	147,000
Frederick	118,000
Towson	96,000
Takoma Park	77,000
Boston	69,000
Rockville	68,000
Westminster	58,000
Hyattsville	57,000
Chestertown	48,000
Crisfield	46,000
Frostburg	45,000

## MASSACHUSETTS

Boston	\$17,466,000
Brookline	2,847,000
Springfield	2,435,000
Worcester	2,275,000
Cambridge	1,657,000
Fall River	1,333,000
Lynn	1,020,000
Lowell	994,000
Lawrence	988,000
New Bedford	985,000
Brookton	958,000
Holyoke	911,000
Roxbury	869,000
Newton	788,000
Somerville	778,000
Malden	741,000
Quincy	710,000
Pittsfield	677,000
Haverhill	631,000
Brighton	621,000

## MICHIGAN

Detroit	\$24,017,000
Grand Rapids	4,770,000
Holland	3,140,000
Flint	1,517,000
Kalamazoo	1,240,000
Lansing	985,000
Jackson	961,000
Saginaw	817,000
Battle Creek	791,000
Bay City	773,000
Pontiac	675,000
Highland Park	665,000
Ann Arbor	610,000
Dearborn	466,000
Muskegon	454,000
Grosse Pointe	381,000
Port Huron	376,000
Benton Harbor	255,000
Escanaba	250,000
Birmingham	238,000

## MINNESOTA

Minneapolis	\$14,178,000
Saint Paul	6,144,000
Duluth	1,512,000
Rochester	498,000
Winona	461,000
Saint Cloud	312,000
Austin	214,000
Fergus Falls	167,000
Crookston	166,000
Faribault	156,000
Hibbing	155,000
Mankato	152,000
Stillwater	135,000
Brainerd	121,000
Bemidji	114,000
Virginia	98,000
Owatonna	95,000
Sauk Center	93,000
Eveleth	88,000
New Ulm	87,000

## MISSISSIPPI

Jackson	\$975,000
Meridian	673,000
Vicksburg	478,000
Greenwood	355,000
Laurel	317,000
Greenville	191,000
Hattiesburg	183,000
Natchez	177,000
Gulfport	162,000
Columbus	135,000
Yazoo City	110,000
McComb	110,000
Brookhaven	94,000
Tupelo	86,000
Corinth	83,000
Clarksdale	73,000
Grenada	76,000
Macon	75,000
Booneville	69,000
Philadelphia	69,000

(Continued on next page)

## Life Insurance Payments by States in 1937

With Rank as to Payments and Population, Gain or Losses, and Payments Per Capita

Life Payments in 1937	Rank	Gain or Loss in Payments	% of Gain or Loss	Population Total	Rank	Payments Per Capita
Alabama	29	\$400,000	-2	2,864,000	16*	\$ 8.00
Arizona	44	-200,000	-4	406,000	45	11.30
Arkansas	35	-700,000	-4 1/2	2,023,000	23	7.66
California	6	5,800,000	4 1/2	6,059,000	6	23.19
Colorado	26	600,000	2 1/2	1,066,000	33	23.64
Connecticut	11	1,100,000	2	1,734,000	28	33.04
Delaware	40	1,300,000	20	259,000	47	30.11
Dist. of Col.	37	307,000	2 1/2	619,000	39	19.59
Florida	28	1,300,000	5 1/2	1,642,000	31	14.67
Georgia	21	-500,000	-2	3,060,000	13	9.57
Idaho	46	-400,000	-9	485,000	43	8.66
Illinois	3	1,500,000	3 1/2	7,845,000	3	23.19
Indiana	13	1,500,000	3	3,459,000	11	15.81
Iowa	17	-900,000	-3	2,543,000	20	13.64
Kansas	22	-1,100,000	-4	1,886,000	25	14.47
Kentucky	19	800,000	2 1/2	2,883,000	15	11.58
Louisiana	27	-400,000	-1 1/2	2,122,000	22	11.45
Maine	34	-900,000	-5	853,000	35	18.64
Maryland	15	900,000	2 1/4	1,674,000	29	24.55
Massachusetts	5	1,400,000	1	4,425,000	8	32.31
Michigan	8	2,100,000	2 1/4	4,783,000	7	19.99
Minnesota	14	500,000	1	2,635,000	19	20.22
Mississippi	36	500,000	4	2,008,000	24	6.67
Missouri	9	-1,800,000	-2 1/4	3,599,000	10	20.08
Montana	41	-300,000	-4	531,000	40	13.74
Nebraska	32	-1,100,000	-5	1,364,000	32	16.12
Nevada	49	100,000	9	100,000	49	12.00
New Hampshire	38	800,000	10 1/2	508,000	42	16.73
New Jersey	7	-700,000	-1 1/2	4,328,000	9	30.86
New Mexico	47	-300,000	-10	422,000	44	6.16
New York	1	-10,000,000	-2	12,935,000	1	38.26
North Carolina	20	-800,000	-2 1/2	3,457,000	12	8.73
North Dakota	45	-1,000,000	-18 1/2	703,000	36	6.25
Ohio	4	2,100,000	1 1/4	6,713,000	4	25.84
Oklahoma	30	-1,800,000	-7 1/2	2,528,000	21	9.00
Oregon	24	-1,400,000	-5	1,017,000	34	25.36
Pennsylvania	2	-5,500,000	-2	10,136,000	2	27.18
Rhode Island	25	-500,000	-2	681,000	38	37.59
South Carolina	33	-900,000	-4 1/2	1,860,000	26	10.10
South Dakota	43	-500,000	-9	692,000	37	7.80
Tennessee	18	-1,100,000	-3	2,864,000	16*	11.76
Texas	10	1,000,000	1 1/2	6,117,000	5	11.24
Utah	42	200,000	3	516,000	41	12.79
Vermont	39	200,000	2 1/2	380,000	46	21.05
Virginia	16	1,000,000	2 1/2	2,671,000	18	13.85
Washington	23	-1,300,000	-4 1/2	1,643,000	30	16.19
West Virginia	31	500,000	2 1/2	1,830,000	27	12.07
Wisconsin	12	800,000	1 1/2	2,908,000	14	19.39
Wyoming	48	-100,000	-5	233,000	48	8.15

\*Alabama and



## Cities Ranked—Continued

## MISSOURI

St. Louis	\$24,610,000
Kansas City	13,166,000
Springfield	902,000
St. Joseph	867,000
University City	525,000
West Grove	406,000
St. Charles	335,000
Jefferson City	314,000
St. Louis	296,000
St. Louis	258,000
St. Louis	257,000
St. Louis	243,000
St. Louis	241,000
St. Louis	188,000
St. Louis	160,000
St. Louis	145,000
St. Louis	125,000
St. Louis	105,000
St. Louis	96,000
St. Louis	93,000

## MONTANA

Butte	\$913,000
Billings	411,000
Great Falls	372,000
Missoula	260,000
Helena	132,000
Glendive	129,000
Lewistown	121,000
Anaconda	83,000
Butte	76,000
Butte	67,000
Butte	61,000
Livingston	56,000

## NEBRASKA

Omaha	\$3,331,000
Lincoln	1,479,000
Heldrege	260,000
Beatrice	216,000
Grand Island	194,000
Hastings	188,000
Norfolk	175,000
Frederick	167,000
North Platte	151,000
Maywood	117,000
Columbus	115,000
Fairbury	94,000
Scottsbluff	88,000
David City	87,000
Nebraska City	85,000
Carney	83,000
Plattsmouth	72,000
Emerson	71,000
Falls City	67,000
York	67,000

## NEVADA

Reno	\$274,000
Las Vegas	47,000
Sparks	29,000
Carson City	28,000
Winnemucca	26,000

## NEW HAMPSHIRE

Manchester	\$966,000
Concord	382,000
Nashua	361,000
Berlin	240,000
Keene	133,000
Lancaster	128,000
Lebanon	102,000
Franklin	97,000
Somersworth	74,000
Goffstown	53,000

## NEW JERSEY

Newark	\$7,818,000
Jersey City	2,711,000
South Orange	2,672,000
Trenton	1,919,000
Montclair	1,733,000
Paterson	1,680,000
Elizabeth	1,577,000
East Orange	1,447,000
Atlantic City	1,427,000
Camden	1,365,000
Passaic	1,200,000
Orange	1,142,000
Harrison	890,000
Short Hills	877,000
Maplewood	792,000
Hoboken	791,000
Plainfield	785,000
Long Branch	755,000
Ridgewood	740,000
Hackensack	729,000

## NEW MEXICO

Albuquerque	\$813,000
Santa Fe	269,000
Roswell	137,000
Las Vegas	101,000
Raton	76,000
Las Cruces	69,000
Clovis	54,000
Dayton	51,000
Dexter	29,000

## NEW YORK

New York City	\$155,268,000
Brooklyn	34,060,000
Buffalo	15,521,000
Rochester	6,265,000

Syracuse	3,522,000
Albany	2,866,000
Bronx	2,823,000
Yonkers	2,275,000
Utica	1,737,000
Troy	1,643,000
Flushing	1,388,000
Mount Vernon	1,373,000
New Rochelle	1,345,000
Schenectady	1,315,000
Binghamton	1,265,000
Scarsdale	998,000
Bronxville	957,000
Larchmont	942,000
Long Island City	937,000
Elmira	842,000

Youngstown	2,129,000
Cleveland Heights	1,764,000
Canton	1,626,000
Hamilton	966,000
Shaker Heights	920,000
Lakewood	916,000
Springfield	873,000
Alliance	828,000
Lima	818,000
Norwood	719,000
Warren	645,000
Steubenville	628,000
Chagrin Falls	624,000
Zanesville	622,000

Erie	1,280,000
York	1,262,000
Lancaster	915,000
Altoona	910,000
Williamsport	885,000
Allentown	875,000
Johnstown	816,000
Lenni	696,000
Norristown	692,000
Chester	690,000
McKeesport	656,000
Bethlehem	642,000
Hazleton	615,000
Shamokin	561,000
Mitchell	123,000
Rapid City	108,000

Nashville	5,667,000
Chattanooga	2,470,000
Knoxville	1,522,000
Johnson City	462,000
Jackson	360,000
Bristol	135,000
Murfreesboro	130,000
Clarksville	120,000
Springfield	115,000
Columbia	115,000
Cleveland	112,000
Kingsport	86,000
Paris	86,000
Lewisburg	76,000
Morristown	72,000
Lebanon	72,000
Covington	68,000
Maryville	62,000
Brownsville	58,000

## WASHINGTON

Seattle	\$7,190,000
Spokane	1,496,000
Tacoma	1,288,000
Yakima	390,000
Bellingham	360,000
Everett	310,000
Walla Walla	240,000
Olympia	188,000
Aberdeen	158,000
Wenatchee	148,000
Bremerton	116,000
Puyallup	96,000
Pullman	85,000
Centralia	83,000
Vancouver	81,000
Longview	75,000
Port Angeles	64,000
Mount Vernon	54,000
Sedro Valley	47,000
Anacortes	45,000

## TEXAS

Houston	\$4,919,000
Dallas	4,545,000
San Antonio	3,316,000
Fort Worth	2,162,000
El Paso	1,162,000
Beaumont	1,160,000
Waco	895,000
Galveston	821,000
Austin	796,000
Amarillo	733,000
Wichita Falls	720,000
Corpus Christi	466,000
Laredo	440,000
Tyler	382,000
Marshall	339,000
Port Arthur	325,000
Texas City	307,000
Abilene	286,000
Brownsville	261,000
Sherman	253,000

## UTAH

Salt Lake City	\$1,745,000
Ogden	544,000
Provo	115,000
Logan	84,000
Springville	60,000
Nephi	30,000
Richfield	26,000

## VERMONT

Burlington	\$418,000
Rutland	210,000
Barre	206,000
Brattleboro	160,000
Montpelier	130,000
St. Albans	125,000
Bennington	84,000

## VIRGINIA

Richmond	\$3,810,000
Norfolk	1,732,000
Roanoke	990,000
Portsmouth	787,000
Alexandria	740,000
Lynchburg	710,000
Newport News	690,000
Petersburg	460,000
Suffolk	411,000
Danville	385,000
Staunton	290,000
Charlottesville	285,000
Covington	140,000
Fredericksburg	136,000
Bristol	98,000
Winchester	97,000
Pulaski	82,000
Hampton	74,000
Galax	66,000
Wytheville	62,000

## WEST VIRGINIA

Charleston	\$1,885,000
Wheeling	1,244,000
Huntington	1,240,000
Clarksburg	590,000
Parkersburg	395,000
Fairmont	280,000
Morgantown	253,000
Bluefield	146,000
Martinsburg	146,000
Wellsburg	110,000
Weston	95,000
Beckley	83,000
Point Pleasant	73,000
Elkins	72,000
Princeton	68,000
Spencer	61,000
Hinton	54,000
Welch	47,000
Kenora	44,000
Logan	42,000

## WISCONSIN

Milwaukee	\$13,515,000
Madison	1,296,000
Janesville	842,000
Sheboygan	690,000
Racine	566,000
Manitowish	492,000
La Crosse	460,000
Kenosha	434,000
Oshkosh	430,000
Green Bay	417,000
Wauwatosa	415,000
Wausau	366,000
Appleton	355,000
Superior	351,000
Fond Du Lac	283,000
Beloit	281,000
Neenah	277,000
Eau Claire	273,000
West Allis	240,000
Waukesha	232,000

## WYOMING

Cheyenne	\$315,000
Casper	175,000
Douglas	115,000
Laramie	84,000
Rock Springs	58,000
Buffalo	56,000
Sheridan	51,000
Evanston	43,000
Rawlins	42,000
Lauder	31,000
Thermopolis	30,000
Torrington	27,000

## Total Life Insurance in Force

(Figures are for Dec. 31 of each year)

	Ordinary	Group	Industrial	Total
1928	\$74,787,229.388	\$ 8,034,975.231	\$16,343,220.901	\$ 99,165,425.520
1929	80,260,085.777	9,662,232.144	17,667,855.205	107,589,973.126
1930	84,991,109.856	10,547,446.611	18,129,175.361	113,667,731.828
1931	85,866,786.804	10,567,761.340	18,162,181.579	114,596,729.723
1932	81,502,444.614	9,624,161.528	17,164,151.672	108,290,757.814
1933	76,835,071.336	9,372,525.893	17,011,522.649	103,219,119.878
1934	76,842,949.414	10,135,729.836	17,468,024.243	104,446,703.493
1935	77,526,990.614	11,186,905.419	17,923,071.611	106,636,967.644
1936	79,420,661.940	12,075,822.023	19,234,347.644	110,730,831.607
1937	83,022,205.288	13,634,074.411	20,682,044.343	117,338,324.042

Figures are for companies representing approximately 95 percent of the total insurance in force.

## NORTH CAROLINA

Charlotte	\$1,610,000
Winston Salem	1,219,000
Asheville	947,000
Raleigh	868,000
Durham	796,000
Greensboro	757,000
High Point	567,000
Wilmington	566,000
Rocky Mount	350,000
Morganton	340,000
Gastonia	325,000
Kinston	309,000
Thomasville	271,000
Wilson	216,000
Greenville	195,000
Salisbury	189,000
Shelby	166,000
Fayetteville	160,000
Goldensboro	155,000
Concord	147,000

## OKLAHOMA

Oklahoma City	\$3,123,000
Tulsa	2,541,000
Muskogee	340,000
Norman	323,000
Enid	295,000
McAlester	248,000
Okmulgee	244,000
Chickasaw	206,000
Bartlesville	195,000
Shawnee	176,000
Ardmore	166,000
Seminole	165,000
Ponca City	154,000
Lawton	141,000
Sapulpa	139,000
Altus	127,000
Ada	127,000
Wewoka	116,000
Duncan	96,000
Guthrie	87,000

## RHODE ISLAND

Providence	\$6,105,000
Pawtucket	1,360,000
Woonsocket	1,050,000
Cranston	420,000
Central Falls	387,000
Newport	386,000
Bristol	275,000
Warwick	272,000
Westerly	257,000
Cumberland	240,000

## SOUTH CAROLINA

Columbia	\$1,075,000
Charleston	985,000
Spartanburg	726,000
Greenville	592,000
Anderson	522,000
Greenwood	278,000
Florence	242,000
Rock Hill	195,000
Sumter	188,000
Lancaster	110,000
Orangeburg	105,000
Hartsville	86,000
Bennettsville	69,000
Darlington	66,000
Chester	65,000

## SOUTH DAKOTA

Sioux Falls	\$834,000
Aberdeen	216,000
Huron	177,000
Watertown	166,000

## New Business, Premium Income and Admitted Assets by Year

(Figures are for Dec. 31 of each year)

	New Business Written	Total Premium Income	Admitted Assets
1928	\$21,098,832.916	\$ 3,206,973.756	\$16,895,241.512
1929	22,868,231.276	3,566,207.696	18,565,012.535
1930	22,175,056.845	3,748,244.207	20,016,536.327
1931	19,817,494.437	3,902,386.618	21,370,800.087
1932	16,555,396.741	3,604,772.158	20,969,152.010
1933	16,258,466.018	3,548,867.104	22,281,489.790
1934	16,763,097.360	3,739,871.065	23,334,397.702
1935	16,384,863.202	3,890,451.985	24,857,102.403
1936	15,726,340.514	3,869,526.736	26,618,068.953
1937	16,596,173.660	3,995,609.354	28,417,783.053

Figures are for companies with approximately 95 percent of total insurance in force.

## OHIO

Cleveland	\$21,737,000
Cincinnati	18,109,000
Columbus	8,444,000
Toledo	6,383,000
Dayton	4,267,000
Akron	3,708,000

## PENNSYLVANIA

Philadelphia	\$35,060,000
Pittsburgh	30,255,000
Scranton	3,582,000
Harrisburg	1,588,000

# What the Policyholder Can Expect of His Agent

By PAUL W. COOK, C. L. U.  
Chicago General Agent, Mutual Benefit Life  
Life Member Million Dollar Round Table

A friend who is a business executive remarked to me not long ago, "I have always recognized with great respect the trained and expert insurance leader."

In considering what a policyholder has a right to expect of his agent the first expectation is:

An insurance man who "knows his stuff."

A policyholder can rightfully make an insurance man offer proof of this—either over the authority of an agency or company, by certificate of proficiency, Chartered Life Underwriter designation or a recommendation from someone served by the agent who is known to the policyholder. May I suggest here that the policyholder need not fear bias from an agent who proclaims a first-rate company connection. While a few men are justified in operating as independent brokers, all agents—even "independents"—must have company connections, and a man who has faithfully and openly represented a good company has conviction on his side. Frequently, too, he has established home office contacts, or as a company man has privileges that are of value in the sympathetic consideration of his clients' cases. It is not always understood by the public that an agent who generally offers his own company connection as first choice, is more often than not also under contract to other good companies so that he is in a position to serve all clients and meet even the most special requirements.

## Integrity Is Essential

Next Mr. Policyholder has a right to expect to deal with a man in whose integrity he can have complete confidence. Certain types of recommendations are matters of judgment. He has a right to feel that his insurance agent is not working directly for the commission reward, but that he recognizes that reward follows where work is done and satisfaction accomplished, or friendliness and helpful interest unmistakably manifested. The policyholder has a right to expect that his underwriter believes the Golden Rule to be the most profitable rule and to discountenance him the moment he has reason to suspect that it is being replaced by expediency or sharp practice. Even though the agent must make his living writing new life insurance, the policyholder has a right to expect that his interests alone are the ones in the agent's mind as he frames his recommendations. The policyholder has the right to expect that the agent he deals with is a man who has earned his own self-respect, and is approaching his business with a professional attitude.

## Agent Must Be Sincere

The policyholder has a right to expect to be served by an agent who believes in the dignity of his business and who has put his sincerity to test by purchasing for himself—and arranging well for himself and his family—an adequate life insurance program.

A policyholder has a right not to expect to be oversold—although he should expect and welcome a positive attitude on the part of his agent in order that he not be allowed to yield to his human tendency to procrastinate. He has a right to expect guidance into a commitment commensurate with his needs and financial power, and constructive suggestions applicable to his situation.

The policyholder has a right to expect analytical service and audit service. If the agent is too inexperienced or untrained to furnish it, or offer it where needed or desirable, the policyholder has a right to expect that his agent has associated himself with an organization which can—and will—furnish this serv-

ice. The analytical service the policyholder has a right to expect will acquaint him with all the possibilities of the optional modes of settlement applied to his family and personal situation. He may properly expect it to point out to him (and to his wife) the advantages of arranging a distribution plan now, when there is no imminence of death. Such foresight will save worry for a widow who otherwise might be forced into hurried decisions at a time when she is least prepared to think clearly. He may expect to have pointed out the possible uses of principal and interest in combination, of annuity and retirement privileges for himself in present life insurance contracts, of "common disaster" dangers, of the need for flexibility and ways of achieving it, of dividend plans and the merits of each. In view of the trend in taxation, the policyholder has a right to expect of his agent not legal service, but knowledge of needs and contacts with well-informed legal and trust specialists.

## Expect Complete Picture

In other words, the policyholder has a right to expect from the agent who desires appointment as his life insurance representative, a complete picture, set out understandingly, of what his life insurance will do as now arranged, with suggestions as to what it should do and can be made to do. Here again the policyholder has a right to expect to be dealt with honestly—has a right to expect that though no immediate sale or requirement for additional insurance is revealed, the analytical service will be equally careful and complete.

Now let us consider for a moment what the agent has a right to expect from his policyholder in return. The agent has a right to expect from the policyholder complete and honest information as to his ideals and objectives, his financial situation and changes in that situation. He has a right to expect fair dealing on the part of the policyholder, that is, all things being equal, if his ideas are accepted, that he will be permitted to place the business.

## Only Service Justifies Loyalty

The agent has no right to expect loyalty on the part of any policyholder of whose interests he is not constantly and painstakingly solicitous. Merely because an agent has once written a policyholder a policy gives the agent no "hold" or permanent possession—although some agents mistakenly assume this and are indignant and reproachful if another agent "trespasses" with an idea that agent No. 1 has neglected to present.

## Policyholder's Rights

A policyholder has a right to expect to be held and cultivated as a client by the constructive and interesting new developments and ideas in life insurance, brought to him by his agent who has established his permanency in the business and in consequence his ability to give continuity of service.

Test your present agent on all of these points, Mr. Policyholder—

Information  
Integrity  
Completeness of analytical service  
Follow-through  
New ideas

and test yourself on the type of cooperation you are giving him. Not only will you be well served, but also will you be serving well life insurance managers and underwriters who are making serious efforts to raise the standard of life insurance service to you.

# Thumb Nail Sketches of Some Prominent Insureds Dying in 1937

(Additional sketches also appear on following pages)

**Clarence M. Clark**, prominent banker, E. W. Clark & Co., Philadelphia, died at his home in Germantown after an illness of seven months; his age was 77. His company was over a hundred years old. Earlier in life he won fame as a tennis player winning the national doubles championship at Newport in 1881 paired with his brother, this was the first national tournament. Smith College now stands on the property once occupied by an ancestor who settled in Northampton in the seventeenth century. A graduate of the University of Pennsylvania, he became interested in steel, coal and then banking, also was a pioneer in the development of electric light, power and electric street railways. A director in many companies. He is survived by three sons.

**Frederick R. Lehlbach**, Republican representative from New Jersey, died in Washington at age 61; he had been ill for some time with heart disease. Graduated from Yale in 1897 he later established his law practice in Newark, became a member of the state assembly and served in the House from 1914; was an ardent opponent of prohibition and the New Deal. His widow survives.

**Colonel Ike T. Pryor**, former president of the National Livestock Association, died at San Antonio after a long illness at the age of 85. He came to Texas an orphan after wandering among the Union forces during the Civil War, got into cattle raising and developed a 100,000-acre ranch in Zavala county. His life was adventurous; became self-supporting at nine years, followed the army selling newspapers, saw many of the engagements; after the war was a plowboy then cowboy in Texas. He delivered the first shipload of cattle at Havana at the close of the Spanish-American War.

**Isadore M. Kirschner** was owner of a bottling works at Greenville, Miss. He died in May as the result of drowning in the Mississippi River, presumed to be suicide. He was 46 years old.

**Otto I. Tootle**, Frankfort, Ohio, died in a hospital at Columbus, O. He was owner and manager of the Concord Oil Co., also operated a farm.

**Donald E. Frederick** of Seattle was co-founder of Frederick and Nelson, Seattle's largest department store. He died at the age of 77 of pneumonia after an illness of a week. Coming to Washington from Georgia, where he was born, he operated the department store until 1929 when it was sold to Marshall Field & Co. After that time he maintained an office where he supervised his investments and charities. Was trustee of the chamber of commerce for many years; hobby, hunting. Surviving are his widow and daughter.

**James W. Sanders** owned and operated a chain of nine cotton spinning mills in the South under the name of J. W. Sanders and Apponaug Mfg. Co. He died in New York City after a long illness at age 71. Many of his mills were in Mississippi and one at Mobile, residences were maintained in both Jackson and Meridian where he had large realty holdings. Surviving are his widow and eight children.

**Louis A. Silk**, president of the wholesale lace company bearing his name, died after a short illness at his home in New York City. He was 55 years old. His widow, two sons and a daughter survive.

**Dean C. Osborne**, vice-pres. of the Dentists Supply Co., died at Camden, Me. He was nationally known among dentists and in the dental trade; his company was the largest manufacturer of artificial teeth in the world, with factory at York, Pa., and retail store for dental supplies in New York City.

**D. L. Edmundson** died in Birmingham, he was pres. of the Brown Service Funeral Co., also Standard Casket Mfg. Co.

**Paul L. Ruehrmund**, pres. Paul L. Ruehrmund, Inc., insurance agency in Richmond, Va., died while swimming off Buckroe Beach in Chesapeake Bay. Some of his insurance had been issued a few days before his death and had planned to take additional insurance. According to the coroner's verdict death was not caused by drowning but the result of a heart attack caused by the shock of diving into the water. His widow survives.

**Charles V. Drew**, whose home was at Ichabod Farm, Scarborough-on-Hudson, died in Boston following an operation. He was 65 years old. A native of Hannibal, Mo., graduated from the University of Chicago and later from the University of Michigan as a mining engineer, then entered the employ of the Cerro de Pasco Corporation. At the time of his death he was vice-president of his company also of the Cerro de Pasco Railway Co. His widow and daughter survive.

**Lansing P. Reed** died in New York City of pneumonia after an illness of nine days. His age was 55. He was a partner of John W. Davis, once Democratic nominee for president. His practice was confined principally to corporation law and among his clients were J. P. Morgan & Co., International Telephone & Telegraph Co., Guaranty Trust Co., Standard Brands, and many others. He was an active member of the Association of the Bar of the City of N. Y., N. Y. State Bar Association, and American Bar Association. A member of the Yale Club and others, also trustee of the Public Library of N. Y., Miss Chapin's School, and Phillips Andover Academy. Phi Beta Kappa at Yale in 1904. Surviving are his widow and five daughters.

**Dr. Charles P. Sylvester**, former chairman of the State Board of Registration in Medicine, died at his summer home at Rye Beach, N. H., at the age of 59; his home was in Boston. He was founder of the Allerton Private Hospital at Hull, said to be the first institution of its kind on the South Shore. A graduate from the University of Vermont, after which he studied in Berlin. He was active in promoting legislation in the interests of public health.

**Frederick L. Maytag**, founder of Maytag Co. washing machines, died in Los Angeles. He is said to have been the world's greatest washing machine maker. Born on a farm in Illinois he started by selling farm tools, lumber and then threshing machines; is reported to have lost money in railroading and in motormaking and a million dollars in Maytag Co. before he began making his fortune at the age of 65; he was 79 when he died.

**Zion de F. Bernstein**, president and founder of the Norton Retail Stores, Inc., New York City, died of pneumonia at the age of 55. A leader in Jewish charities, he had long given to and worked for the support of Jewish Philanthropic Societies of New York, with which he had been associated since formed in 1917. He also materially helped Yeshiva College and the Godmothers League, of which his widow is president; it maintains a day and night shelter for babies of the poor. His widow and three daughters survive.

**Harry M. League** died in Philadelphia after an illness of five weeks, at the age of 63. He was president of the Quaker City Iron Works and the Quaker City Motor Parts Co. Surviving are his widow and three daughters.

**William J. Fox**, New York City, president Long's, Inc., owners of a chain of men's retail clothing stores, died at the age of 56, after an illness of three months; heart disease. He was one of the founders of Bellas, Hess & Co., and its vice-president until 1931; a director of the Trust Company of North America. His widow and daughter survive.

**Dr. Frank J. Colgan** died suddenly in Rochester at age 49. For the past 10 years he had been a member of the city's medical staff; he was a World War veteran.

**Fred Kuser**, a founder of the Walter Automobile Co., died in Hamilton, N. J., after a stroke. His age was 73. His company was later merged into the Mercer Automobile Co. He served as an officer with them until he retired in 1914. Four daughters and four sons survive.

**Benjamin Lissberger**, who died November 19, 1937, at the age of 61, was chairman of the Federated Metals Division of the American Smelting & Refining Co. He left \$25,000 to a number of Jewish philanthropic societies.

**Alexander J. McAllister** was president of Central American Mines, Inc., and a director of Compania Minera Salvadorense Divisadero. He died in Central America while on a business trip, being stricken with a heart attack as he was about to board a plane enroute to New York. He became interested in South American mining as a young man. He was a resident of Bronxville, N. Y.

**Lionel F. Straus** was a director in many New York City traction corporations and was a former textile manufacturer. He died of a heart ailment at age 65. He was for 10 years before his death a trustee of Temple Emanu-El and for years was active in charitable works. Most of his business life was devoted to the raw silk and worsted yarn business. He was president of F. A. Straus & Co., which was founded by his father in 1863. Mr. Straus retired from the presidency of F. A. Straus & Co. in 1928. Later he served as a member of the Textile Industrial Relations Board, to which he was appointed in 1934. He was a member of the first grand jury in the Dewey racket investigation.



# PAYMENTS BY STATES

## ALABAMA

Total Payments ..... \$22,800,000  
Rank in Payments ..... 29th  
Rank in Population ..... 16th  
Payments Per Capita ..... \$8.00

(For towns with fewer claims, see end of list)

**ALEXANDER CITY—\$84,000**  
George Adamson, Leon Thomas, Mary Thomas, Fred Young.

**ANDALUSIA—\$96,000**  
Andrew Adams, Jack Cottle, Tillman Gardner, Willie Money, Willis Riley, Zachariah Studstill.

**ANNISTON—\$261,000**  
Dr. Thomas Brothers, Fred Bryant, Dr. George Cryer, James Gardner, Jr. (vice-pres. of bank), Robert Hayes, Hardee Hester, James Miller, Elbert Shear, Charlie Smith.  
Industrial Companies: No. 10, 38 claims, \$4,644; No. 15, 112 claims, \$14,861.

**ATHENS—\$51,000**  
Dr. Marvin Dupree, Dr. David Estes.

**BESSEMER—\$188,000**  
Robt. Galloway, George Lattemore, Ida Lewis.  
Industrial Company No. 15, 168 claims, \$17,939.

**BIRMINGHAM—\$3,801,000**  
Over 343 Ordinary Claims  
Over 776 Industrial Claims

**CLAIMS BY AMOUNTS**  
2—\$250,000 or over  
1—100,000 to \$250,000  
2—50,000 to 100,000  
5—25,000 to 50,000  
19—10,000 to 25,000  
26—5,000 to 10,000

Abner Aldridge (executive), John Alexander, Henry Allen, Josephine Allen, Homer Allmore, John Allums, Coster Anderson, Edward Anderson, Dan Andrews, Wm. Armstrong, Julius Arnold, Willie Arington, Willie Arson, Rufus Asken, Clarence Avery, Robert Ayers, James Baker, Chas. Banks, Emmett Banks, James Bauer, Thos. Belcher, Wm. Benton, John Bidgood, Richard Blake, Fred Blanton, James Bluett, Sam Bluins, Jas. Bowling, E. Bradford, Robert Brazeal, Archie Brooks, Murray Brown (executive), Jacob Brozack, John Burke, Leonidas Burks, Jas. Burnum.

David Cade, Horace Caffee, John Calhoun, Rufe Cammack, Jessie Cantrell, Charles Cary, Marvin Cates, Jos. Clements, E. Clinton, Michael Cohen, Peter Conway, Andrew Cook, Israel Cooper, Bennie Coplon, Ethel Coupland, Harry Courtney, Emmett Crain, Lige Crawley, Thomas Crow, Noel Crumbley, Lallage Crumpton, James Cunningham, James Crum, Gerald Davis, J. Davis, Perry Davis, Jack Dazier, James Dancy, Eugene Dickey, Chas. Doer, Thomas Dollar, Frank Dominick, James Donnelly, Ed. Dortch, Charles Drake, Sam Duffey, James Duke (Duke Bros. Furniture Co.), John Dunbar, Tom Duncan.

Andra Early Deronda Edmundson (Pres. Brown Service Funeral Co.), Tillie Eisenberg, Chris Elerby, James Elliott, James Ellis, Wm. Ellis, James Ely, Clarence Evans, Walter Fair, Robert Farrington, Wm. Forman, Fred Fortson, Maurice Fowler, John Foster, Will Foster, Wilbert Fulmer, Abe Friedman, Leon Friedman, Emanuel Fulmek, Pearl Gails, Bill Gaston, Clayton Gay, Chas. Geoghegan, Frank George, Allen Gilbert, Charles Giles, Sam Gillard, Willie Goodwin, Simon Gordon, John Gorman, Winfield Goudy, Mary Greer, Ray Gregg, Luxie Gregory, Claude Griffin, Jay Griffin, John Griffin, Melvin Griffin, Wm. Griffin, Henry Grim, Rueben Guilan, David Guiley.

Thomas Hall, Joseph Hannum, Horace Harris, George Harrison, Riley Hatley, Henry Having, Harry Hitt, Ben Houlditch, Charlie Howard, Jr., Oscar Howard, Frank Howton, Eddie Hudson, Minnie Hughes, George Hydrick, Dempie Jackson, Hamp Jackson, Henry Jackson, Dr. Mell Jackson, LeRoy Jakobs (publisher), G. Johnson, Jonithan Johnson, Harold Johnson, Johnnie Johnson, Wm. Johnson, Dewey Jones, James Jones, Philip Kennan, Wm. Kennedy, Sr. (Secy. Treas. of Flour Co.), Pat Lawson, Ed Lee, Isaiah Lee, Ocie Lee, Dr. Harry Levy, Twilley Liptrott, William Little, Herbert Lowe, Wm. Loyd.

Benjamin McCrary, J. McDaniel (Mgr. Mut. Benefit Health & Acc. Assn.), Wm. McDonald, Simon McElroy, Herbert

McNair, Gustus McNeal, John Maples, George Mattison (Pres. Woodstock Slag Corp.), Joseph Maxey, Nute Means, Walter Metts, Ezekiel Mitchell, Reuben Mitchell, Burney Mize, Sam Montalbano, Billie Moore, Ernest Moore, Samuel Moore, W. Morgan, James Morrison, Luther Morton, Albert Moseley, Ralph Moss, Clarence Murray, Lommie Murray, Doctor Neese, Julius Nelson, Willie Norman, James Oliver, Cyrus Orr (Pres. of Southern Life & Health Ins. Co.), Walter Overton, Julius Owens.

Willie Palmer, Lorah Parker, George Payne, Obediah Payne, Ben Pennington, Richard Perkins, Will Perry, Lee Phillips, Louis Phillips (Pres. Burger-Phillips Co., Inc.), Bessie Platt, Dave Phippen, Brown Fowell, Belk Queen, James Quinn, John Rainey, Andrew Ramsey, Benjamin Reynolds, Gus Reynolds, Minnie Reynolds, Thomas Rice, John Riddle, Chas. Roberts, Jesse Robinson, Neal Robinson, Elmer Rockhill, Emma Rodgers, Cleaveland Rogers, Willie Rogers, Jim Rugley, Ead Saab, Llewellyn Salter, James Savage, Wm. Schoepert, John Self, Charles Sharp, Earl Shaw, James Singard, Richard Smelley, Charles Smith, Daniel Smith, Earl Smith, Eugene Smith, George Smith, Henry Smith, Jimmie Smith, Harry Snow, Joseph Stanley, Edward Steele, Lonie Steele, John Stiff, Roy Summon (Pres. Summers Bus & Transportation Co.).

Jerry Tatum, Edward Taylor, Thos. Taylor, Wm. Templeton, Jesse Todd, Wm. Varner, Oscar Wade, James Wagner, Charles Walker, John Walker, Rufus Wallace, Otis Walton, Frank Washington, John Watts, Robert Webb, Bessie Wilhelm, James Willard, George Williams, John Williams, Van Williams, Gean Wilson, Thos. Windham, Clifton Winston, Columbus Winston, George Wiser, Ellis Woodward, Thomas Yarbrough, Joe Young, Zeb Young.

Industrial Companies: No. 9, 127 claims, \$38,526; No. 10, 171 claims, \$18,967; No. 15, 478 claims, \$65,978.

**BOAZ—\$16,000**  
John Barrett, Thomas Brown, Wm. McDaniel, Addie Peppers.

**BREWTON—\$38,000**  
Wm. Franklin, Theodore May Jr. John Overstreet, Thomas Wiggins.

**BRIDGEPORT—\$31,000**  
Walker Morris; 1 merchant.

**CULLMAN—\$37,000**  
Fritz Ahlrichs, Otis Paschal, Gus Teichmiller.

**DECATUR—\$360,000**  
Frederick Bloodworth, Paul Crawford, Wm. Day, John Ligon (operator of Ligon's Dept. Store), Emily Mims, Emma Odum; 1 cotton merchant, 1 physician, 1 postal clerk, 1 retired, 1 salesman.

Industrial Companies: No. 10, 103 claims, \$13,619.

**DEMOPOLIS—\$66,000**  
2 farmers, 1 insurance manager, 1 physician, 1 retail merchant.

**DOTYAN—\$260,000**  
Lee Barker, Mary Carmichael, Isaac Collier, George Cooper Jr., Morris Ford, Arthur Frith, Jas. Reeves, John Sanders, James Smith; 1 bookkeeper.

**ENSLEY—\$85,000**  
Peter Auston, Floyd Blaylock, Ed. Caldwell, James Clements, Wm. Crenshaw, Charlie Giardina, Robert Gillard, Willie Hammett, Frank Jones, Frank Makin, Berry Morgan, Floyd Ralen, George Traggesser, Dan Upchurch, Charlie Wood.

**EUFULA—\$64,000**  
James Corcoran Jr., Edward Penn, Daniel Persons (preacher).

**EUTAW—\$51,000**  
Robert Carpenter, Louie Gates, David Hall (dentist), Jesse Horton.

**EVERGREEN—\$28,000**  
Dr. Wm. Betts, Ellen Mills.

**FAIRFIELD—\$149,000**  
Carlton Allen, Herbert Allen, John Allison, Willie Anderson, George Banker, Pete Brodie, Cecil Budd, Earners Clark, Joe Family, George Gardner, Nesbit Hutcherson, Festus Hyche, Robert Lemay, Jasper Lewis, Henry Little, Will Moss, Albert Newell, Datson Peagler, Lewie Powell, James Salomon, Dr. Wm. Stickley, Roosevelt Thomas, Dr. White.

**FLORENCE—\$125,000**  
Owen Anderson, Robert Carpenter, Lucy Lunsford, Flora Whitten; 1 physician.

Industrial Companies: No. 15, 68 claims, \$11,237.

**GADSDEN—\$167,000**  
Minnie Benefield, Robert Burke, John Burnett Jr., Claude Butler, Carl Fellers, Ben Griffin, Sara Jones, John Wakefield.

**GOODWATER—\$11,000**  
George Driskill (minister), Thomas Gilliard, Wm. Lukes.

**GREENSBORO—\$39,000**  
James Ashworth, David Borden (post master); 2 farmers.

**GREENVILLE—\$47,000**  
David Kern, John McBride Jr.; 1 state tax agent.

**HUNTSVILLE—\$423,000**  
Hall Blake (prop. Blake Plumbing Co.), Arthur Bat, Oscar Goldsmith, James Hatcher, John Jones, Harry Latham, Fred Manning, Wm. Rawls, Paul Speake (Judge).

**MARION—\$44,000**  
Wm. Jenkins, John Nichols, Acie Potts, Moses Wilbourne.

**MOBILE—\$2,101,000**  
Over 74 Ordinary Claims  
Over 476 Industrial Claims

**CLAIMS BY AMOUNTS**  
2—\$500,000 or over  
1—50,000 to \$100,000  
3—25,000 to 50,000  
10—10,000 to 25,000  
7—5,000 to 10,000

Charles Boddeu, Karl Brettel, Wm. Capps, Ethel Carter, Joseph Caviezel, Viola Chastain, Jova Dacovich, Thomas Dambrino Morris Danzey, James Donahue, John Foppe, LeRoy Gaston, Agnes Giblin, Robert Guidici (life ins. agent), Henry Hamilton (vice-pres. Ins. Co.), C. Hempstead, Montrose Herzfeld (pres. Mobile Mattress Co.), Hardwick Hopper, George Howson, Edward Johnson, Irbie Johnson, Wm. Kohler, Clarence Lathan, George Lee, Patrick Lilley, Ross McTaggart, James Mathews, Meyer Metz, Gene Mock, Edgar Morgan, Clarence Moss, Thomas Murray.

Frank Natale, James Oden, Reuben Ogburn (Pres. Ogburn-Davison Co., grocers), Wiley Orr, Edward Pringle, Ernest Raulerson, Joseph Raybon, Augustus Rehm, Joe Rushing, Louis Schneider, W. Sibley, Henry Smith, John Stokes, August Stroecker, William Taube, Albert Williams, J. Williamson, Isaac Wood.

Industrial Companies No. 10, 230 claims, \$23,816; No. 15, 246 claims, \$32,227.

**MONTGOMERY—\$960,000**  
Over 51 Ordinary Claims  
Over 302 Industrial Claims

Eli Capouya, Mavis Collins, J. Crosley, Thomas Dickinson, Dr. Elbert Downs, James Francis, Mammie Greenburg, Robert Gunn, Wm. Harrison, Israel Katz, Glenn Knowles, Joseph Oppenheimer (dentist), Clark Rice, Joseph Robinson, Solomon Rouso, Sol Schulwolf (broker), Henry Simon (retired), John Siquefield, Wm. Tate, Paul Thomas, Owen Waters (realtor & insurance), Lawrence Weil (Pres. Weil Realty Co.), Ella Williams, Cecil Wright.  
Industrial Companies: No. 10, 127 claims, \$16,850; No. 15, 175 claims, \$19,310.

**OPELIKA—\$124,000**  
Wallace Salter, Jessie Talbot; 1 assistant postmaster, 1 printer.

**OZARK—\$55,000**  
Mamie Bowman, Oscar Glover, Martin Pippin.

**ROANOKE—\$140,000**  
Rufus Dowdle, Guy Handley (hardware), Tom Head, James Hollinger (ins. & undertaker), Nathan Pittman.

**SCOTTSBORO—\$78,000**  
John Gay, August Sentell, Maggie Vann.

**SELMA—\$969,000**  
Thomas Berrey, Oscar Bruner, Nathan Burton, Joseph Childs, John Cox, Henry Garner, James Jones, Dr. Samuel Kirkpatrick, Hugh Mallory (attorney), Marion Martin, Dasie Powell, Russell Rawls (mgr. Thos. Machine & Supply Co.), Will Roberts, Emmie Sinclair, Julien Smith, Milton Wood (gen. ins.).  
Industrial Companies: No. 10, 55 claims, \$5,099.

**STEVENSON—\$88,000**  
Thomas Rudder, Ira Thornton; 1 farmer.

(Continued on next page)



For three years Protective Life has written more Ordinary insurance in Alabama (in addition to Group insurance) than any other company in the United States.

**Protective**  
**LIFE INSURANCE CO.**  
William J. Rushton, President  
BIRMINGHAM, ALABAMA.

Names in each town are only a partial list of claims paid during 1937.

## Alabama—Continued

**SYLACANGA—\$57,000**

Dr. Ralph Porch; 1 grocer.

**TROY—\$106,000**

Arnold Floyd, Charles Henderson (financier), Felder Johnson; 1 merchant.

**TUSCALOOSA—\$348,000**

Samuel Brewer, Frances Burton, Sebron Deal (physician), Edwin Ford, Anderson Greenwood (insurance agent), Percy Hendrix, Sam Hughes, Jimmy McPherson, Mary Scharnagel, Dr. Daniel Ward.

Industrial Companies: No. 10, 33 claims, \$4,845.

**TUSCUMBIA—\$41,000**

Harry Halsey (hardware), James Jackson (attorney), Hollis Powers, Lawrence Pride.

**TUSKEGEE—\$60,000**

James Braye, Dawson Laslie; 1 attorney, 1 bank president.

**WYLAH—\$36,000**

Marshall Cunningham, Curtis George, Oscar Hudson, William Johnson, Sam Machalas, Pearl Taylor, Earl Williams.

**OTHER ALABAMA TOWNS—\$3,273,000 (Partial List)**

●Abbeville: E. Lester.—Alabama City: T. Herndon, Thomas Yarbrough.—Albertville: M. Dodd, H. Wesson.—Alexandria: M. Strickland.—Ansley: C. Meneff.—Arab: Wm. Knight.—Ashland: J. Nappier, J. Short.—Atmore: O. Nelson; Industrial Company: No. 1, 1 claim, \$1,500.—Auburn: J. Webster.—Axis: C. Anderson (lumber). ●Banks: R. Parks.—Bay Minnette: H. Hall.—Blountsville: C. Holcomb, L. Power.—Booth: D. Mills.—Bremen: J. McDonald.—Calera: D. Boyd, Calhoun; J. Sullivan.—Camden: G. Strother.—Center: Beasley Browder.—Center: T. Steed.—Centerville: L. Brewster.—Cherokee: Dr. W. Adams.—Chickasaw: E. Morgan.—Clanton: T. McSwain, K. Parrish.—Cleveland: L. Smith.—Clio: A. Card, G. Wallace.—Cloverdale: Wm. Bellingrath (owner Coca Cola Bottling Co.).—Coffee Springs: Wm. Noblin.—Coffeeville: B. Benson.—Coldbran: J. Cannon.—Columbus: T. McKellar.—Cottonwood: B. Maxham.—Crichton: E. Richard.—Crosby: D. Hall.—Crossville: H. Porter.—Cuba: Wm. McGowen.

●Dadeville: J. Pittman.—Dearmanville: J. Riddle.—Deatsville: J. Lewis, W. Smalley (optometrist).—Dutton: Elisha Franklin. ●Eclat: A. Smith, Hazel Watson.—Edgewater: C. Hart.—Edwardsville: H. Cheatwood.—Elkton: C. Christopher.—Enterprise: A. Dowling.—Equality: J. Williamson. ●Fairhope: J. Keeler, M. Northrop (banker).—Forest Home: S. Luckie.—Fort Deposit: J. Bates, J. Lamar (newspaper editor).—Fort Payne: E. Fischer, W. Miller.—Fosters: J. Turner.—Frisco City: J. Busey, M. S. Giddens. ●Gallion: L. Tripp.—Gastonburg: Dr. D. Gaston.—Gaylesville: C. Griffiths, W. Stancell.—Geneva: Wm. Vaughan.—Georgian: Dr. R. Moore, S. Sellers.—Godsden: F. Thompson (broker).—Gold Hill: J. Ellington.

Gordo: C. Nicholas.—Goshen: J. Nixon.—Grossville: L. Davidson.—Grove Oak: C. Hall, J. Richey.—Guin: V. Ballaw.—Guntersville: Shirley Hilburn. ●Hamilton: H. Cooper.—Hanceville: O. Moore.—Hartford: W. Campbell.—Hartselle: A. Stephenson.—Hazel Green: M. Sanders.—Helena: A. Gilbert.—Henegar: J. Elliott.—Hopewell: Lillian Lambert. ●Inverness: Mary Roughton. ●Jackson: J. Daffin.—Jacksonville: E. Green, Wm. Morton.—Jasper: G. Petet (executive).—Johns: H. Bradford.—Kelliston: E. Gilliland.—Killen: J. Comer. ●Lafayette: T. Blanton.—Lanett: Lucretia Kirby.—Langston: W. Murphy.—Leighton: W. Roden.—Liverock: E. Gentle.—Lower Peach Tree: H. Wm. Davis.—Lowndesboro: E. Robinson.—Luverne: S. Lightfoot. ●McKenzie: E. Majors.—Madison: P. Fields.—Madrid: W. Mixon.—Magnolia Terminal: J. Mosley.—Maplesville: H. Foshee.—Marango: J. Pearson.—Meridianville: H. Smith.

Mooreville: J. Smith.—Moundville: J. Beckham.—Murry Cross: J. McGinnis. ●New Bern: T. Walthall Jr.—New Hope: Nannie Keel, C. Rich.—Northport: Wm. Holley. ●Omega: M. McLendon.—Opp: C. Pelham.—Orchard: L. Madden.—Oxford: N. Webster, P. Williamson. ●Pansy: Wm. Best.—Pelham: Wm. Douglas.—Pell City: J. Garrett, Solomon Garry.—Peterman: H. Downs.—Phenix City: F. McMurray; 1 merchant, Industrial Company: No. 9, 34 claims, \$10,633.—Phil Campbell: J. Sherman.—Pinson: W. Taylor.—Piedmont: J. Roberts.—Pleasant Hill: N. Rudolph.—Pratt City: J. Sherrod.—Prattville: R. Alexander, E. Stewart.—Pryor: D. Campbell. ●Raner: Mary Jones.—Red Bay: L. Wilson.—Reform: G. Duncan.—Rembert: M. Thomas.—Robertsdale: A. Baldwin.—Rutledge: A. Bryan. ●Saco: J. Kindred.—Safford: E. Stroud Jr.—Samson: A. Ezeu.—Shady Grove: T. Hicks.—Sheffield: Fannie Reason.—Slocumb: R. Coe, C. Fulford.—Snowdoun: F. Callaway.—Spratt: G. Walters.—Standing Rock: M. Rutland.—Sulligent: B. Evans.—Sumterdale: J. Hand. ●Talladega: Oclla Etheredge, M. Fingerhut.—Tarrant City: Hannah Lumpkin.—Thomaston: Zoe Crocker.—Trinity: F. Wildridge.—Tunnell Springs: F. Cowan. ●Uchee: B. Smith.—Union Springs: J. Beverly.—Uriah: D. Durant. ●Vina:

Rhoda Martin.—Vinemont: T. Demonia. ●Wetumpka: J. Law.—Whistler: M. James.—Wilson Dam: G. Brew.—Winfield: H. Couch.—Woodland: A. McCarey.—Woodville: P. Hodges.

## ARIZONA

Total Payments .....\$4,600,000  
Rank in Payments .....44th  
Rank in Population .....45th  
Payments Per Capita .....\$11.30

(For towns with fewer claims, see end of list)

**FLAGSTAFF—\$144,000**

Fred Turner, Garrett Welch.

**PHOENIX—\$846,000**

Over 77 Ordinary Claims

Paul Baker, Louis Beasley, Raymond Brown, Harry Diehl, John Diges, Clyde Farner, Arthur Gregerson, Jabe Hill, Eugene Hopkins, Glenn Howard, Roland Jones, Anthony Long, James Miller, Wesley Miller, Claude Moore (dentist), George Paul (air pilot), Delmar Pope, Donald Quinn, Dr. W. Reid, Arthur Runyon, Thomas Rutledge, Heber Sansom, James Satterfield, Harry Simpson, Hiram Smith, Clifford Steele, Frank Stewart, Robert Taylor, Jewell Weaver, Joseph Wilson.

**FRESNCO—\$237,000**

Robert Tolly, 1 engineer, 1 retired.

**SAFFORD—\$14,000**

Joseph Allred, James Worts.

**TEMPE—\$40,000**

John Ahlquist, John Webster.

**TUCSON—\$361,000**

Over 69 Ordinary Claims

Louis Barth, Fred Boice, Troy Carroll, Thomas Coffman, Benjamin Druxer, Alfred Eaton (atty.), Thomas Fraser, Walter Gates, Ralph Gunst (ins.), Kirt Hart (retired banker), Wm. Hodge, James Hynes, Omar Jones, Justin Kendrick, Lloyd Lewis, Linzie Madden, Albert Meisinger, Albert Messer, Morton Olson, George Smith, Lem Terry.

**YUMA—\$58,000**

Leslie Davis, Ernest Glass, Allen Miller.

**OTHER ARIZONA TOWNS—\$320,000 (Partial List)**

●Ajo: J. Basham. ●Buckeye: F. Buntz. ●Casa Grande: Saida White.—Chloride: E. Lyons.—Clendeneau: E. Gay. ●Douglas: C. Thill. ●Florence: O. Rosan.—Fredonia: R. Jackson. ●Glendale: C. Pierce.—Globe: P. Williams.—Grand Canyon: Dr. E. Hirschfeld, R. Williamson. ●Hayden: J. Protis.—Hillside: G. Wright.—Holbrook: Helen Newbury. ●Kingman: J. Carroll, Hazel Long. ●Litchfield Park: J. Murdoch.—Lowell: J. McCaun. ●Mesa: J. Johnson.—Miami: Lulu Larkin, M. Zunch.—Morristown: A. Wales. ●Nogales: Lucy George, J. Sturdevant. ●Picoacho: C. Cosper. ●Superior: H. Ebel, A. Perkins. ●Vicksburg: Lillian Swadley. ●Warren: M. Dixon.—Wilcox: J. Cook, J. Smith.

## ARKANSAS

Total Payments .....\$15,500,000  
Rank in Payments .....35th  
Rank in Population .....23rd  
Payments Per Capita .....\$7.66

(For towns with fewer claims see end of list)

**AUGUSTA—\$58,000**

George Garton, Dona Gipson.

**BATESVILLE—\$67,000**

Willie Allison, Burton Arnold, Charles Hankins.

**BAUXITE—\$31,000**

Christopher Brazil, John Howard, William Phipps, Arthur Wilmoth.

**BERRYVILLE—\$49,000**

Dr. John Parker, Digby West.

**CAMDEN—\$55,000**

John Atkinson, John McAnulty, Edward Mellen, Charles Ross.

**CARLISLE—\$19,000**

Clinton Hummel, John Puryear, Harold Zimmerman.

**CONWAY—\$66,000**

Alice Crafton, Dr. John McMahan, James Rorie, Charles Simpson, William Wilson.

**DARDANELLE—\$32,000**

Herbert Dean, William Majors, Crittendon Singer.

**DE WITT—\$41,000**

John Scallhorn; 1 retired.

**EL DORADO—\$140,000**

William Burditt, Lucius Campbell, Thomas Francis, Leon Goodwin, Ted Griffin, Albert Hatcher, Thomas McCanne, Ralph Reynolds, Jesse Trull, James Yocom. Industrial Company:—No. 10, 111 claims, \$15,736.

**ENGLAND—\$30,000**

John Buffalo, Pierce Houser, Will Swaim.

**FAYETTEVILLE—\$181,000**

Elmo Behymer, Polly Frost, Raymond Jenkins, Homer Leathers (dentist), John Mulrenin, Charles Thomas.

**FOET SMITH—\$311,000**

Herbert De Long, Gus Erfurth, Dr. James Foltz, John Hargis, Daniel McCarthy, Everett Nowlin, James Reddick, John Simpson, Carl Wingfield. Industrial Companies:—No. 10, 63 claims, \$3,876; No. 15, 81 claims, \$17,526.

**HARRISON—\$16,000**

Paul Barron, Frank Knox, Benjamin Mitchell.

**HELENA—\$188,000**

Eugene Franklin (furniture), John Moore (attorney), Ambrose Wade, Riddick Watson. Industrial Company:—No. 10, 42 claims, \$3,769.

**HOPE—\$68,000**

Andrew Arrington, David Davis, Noah Helms, Anna Holt, Albert Patten, Jr.

**HOT SPRINGS—\$318,000**

Dr. John Akers, Robert Faulkner, Ida Forrest, James Freeman, Elizabeth Graybeal, Mary Stevens. Industrial Company:—No. 15, 113 claims, \$16,465.

**JONESBORO—\$280,000**

Thomas Ballard, James Clair, John Coleman, Burley Fuller, John Garrett, Richard Glett (ins.), Kate McDonald, J. McLaughlin, Gordon Matthews, Claude Pyle, Sanford Shelton, Mathias Staudt, Russell Thornton, Edgar Whitsett (college dean), William Willcox. Industrial Companies:—No. 10, 105 claims, \$17,296; No. 15, 165 claims, \$23,771.

**LEPANTO—\$62,000**

Lawson Bishop, Sterling Mays, Lorenzo Mullins.

**LITTLE ROCK—\$1,316,000**

Over 109 Ordinary Claims

Over 330 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$100,000 or over  
1—50,000 to 100,000  
6—25,000 to 50,000  
10—10,000 to 25,000

Maurice Altheimer (pres. Twin City Corp.), Leonard Beadle, Adolphus Biddle, Arden Blaylock, Samuel Bowden, Roscoe Clopton, Samuel Cooper, William Dalton, F. Daly, George Donaghey, John Ensor, James Fisk, Leander Hart, Arthur Hase, Harry Haynes, Albert Hendricks, Dr. Shelby Hinkle, James Hornibrook, John Jarrell, Edward Krebs, Olaf Kyster (ins.), Roy Lester, Grover McEachin, John Martineau (federal judge), William Mashburn, Elias Nawra, Glenn Neal, Lawrence Nipper, Carrie Otts, Edward Parish, Levi Parker, Edwin Prothro, Frank Reissfelder, Joseph Robinson (U. S. Senator), Joseph Roe, Peter Roemer, Albert Shores, Luther Stewart, Joseph Stoddard, Andrew Thomas, Elmer Thompson, Ralph Unger, William Washburn, Charles Watts, Odie Wise.

Industrial Companies:—No. 10, 175 claims, \$26,245; No. 15, 155 claims, \$33,005.

**LONOKE—\$67,000**

Robert Benton, Leo May, Otis Mosier (owner Rex Theatre), Joe Schafer, Mark Stanton, William Turpin, Joseph Winborn.

**MCGEHEE—\$38,000**

William Bloomingkemper, Abe Gorman, John Peoples.

**MARVELL—\$40,000**

Lewis Bernstein, Diamond Stewart, Mabel Stewart.

**MENA—\$26,000**

John Hood, Lee Richards, Leonard Watson.

**MONTICELLO—\$49,000**

Charles Horton, Barton Kimbro, Jennings McDuffie.

**MORRILLTON—\$66,000**

Charles Pickthorn, George Rapier, Jr., Jewell Roach, Charles Simpson, Andrew Stephens (postmaster).

**NEWARK—\$14,000**

Adolph Carlson, James Freeze, Joe Treadway.

**NEWPORT—\$55,000**

Charles Curtis, Brantley Graham, William Hunter, Ada Johnston, John Farish (atty.).

**NORTH LITTLE ROCK—\$85,000**

William Bogan, Oscar Donaldson, Henry Eagle, Robert Moore.

**FARGO—\$32,000**

Lucy Barksdale, William Bradshaw, George Cupp, James Ellington, Franklin Emmons, James Hamill, Emma Johnson, George Mitchell, Harry Rosin, Alva Summers, Richard Thacker.

**FARKIN—\$116,000**

Robert Conner (Conner Bros. Plantation), Clem Corley, Eugene Gash.

**FINE BLUFF—\$269,000**

Henry Buckley, Thomas Hill (advertising), Edward LeLaurin, William Miller (Mgr. Oil Co.), William Roberts, William Shaver, Samuel Songer, Eugene Stewart.

**FRESCOTT—\$42,000**

Thomas Smith; 2 farmers.

**RUSSELLVILLE—\$60,000**

George Finchum, Ira Griffin.

**SPRINGDALE—\$32,000**

Harve McCoskrie, Lafayette Petross, James Smith.

**STUTTGART—\$59,000**

Regin Hill, Charles Rich.

**TEXARKANA—\$131,000**

Samuel Alston, Benjamin Elliott, John Simmons.

**WEST HELENA—\$66,000**

Walter Bush, James Erwin, Fred Eric Ring.

**OTHER ARKANSAS TOWNS—\$2,810,000 (Partial List)**

●Adona: J. Hull.—Amity: S. Sandage.—Arkadelphia: J. Newberry, M. Kountree (atty).—Ashdown: P. Sanders, J. Travis. ●Bald Knob: Dr. W. Clark.—Beebe: H. Nipper, W. Stanley.—Benton: Carra, Canada, H. Thiel.—Bentonville: E. Carnahan, W. Putnam.—Bigelow: C. Cronk.—Black Springs: C. Stockman.—Bono: W. Brown, Onie Gage.—Briggsville: G. Blankchief. ●Cascoe: T. Smith.—Centerville: D. Crow.—Charleston: R. Albright.—Cherry Valley: J. Mosley.—Clarendon: N. Mayo, Annie Mason.—Colt: H. Griffin.—Corning: C. Skinner.—Cotton Plant: L. Stevenson.—Coy: W. Chaney, A. Frange.

●Dermott: J. Simmons (minister).—Devals Bluff: J. Newberry.—Dover: H. Bowers.—Dyess: Fern Salyers. ●Elevenpoint: H. McIlroy.—El Paso: G. Hembree, A. Phelps. ●Forest City: Mary Harrison, W. Lanier (atty). ●Garner: L. Morris.—Gentry: W. Welton.—Greenbrier: Rhoda Wilson.—Greenwood: D. Bianchi.—Griffin: H. Gandy.—Gurdon: R. Wright.—Harrisburg: M. Hunt, Helen Linney.—Hattieville: Josie Gluff, Theresia Hartman.—Hazen: W. Bowman.—Heth: W. Burrow.—Hiwassee: Dr. C. Horton.—Holly Grove: Dr. P. Terry.—Hughes: L. Valdez. ●Imo: J. Gilliam.—Ivy: L. Nevels. ●Judsonia: G. Carter. ●Lake City: L. Wright.—Leslie: G. Blair.—Luxora: J. Harkey, W. Knolls. ●Marianna: C. Buzan, Mrs. N. Cooke.—Marion: R. Wheeler (atty).—Marmaduke: L. McLain.—Maynard: E. Mock.—Monette: M. Taylor.—Mulberry: Dr. J. Wigley. ●Nashville: L. Cowling, Jewel Griffin. ●Okolona: L. McKinney, J. Young.

●Paris: C. Wahl.—Pocahontas: E. Laster, Theresia Peters.—Poplar Grove: H. White.—Pyatt: E. Young. ●Quitman: W. Taylor. ●Rogers: W. Geier, J. Henning.—Rosston: A. Honea, T. Waters. ●Salem: H. Smith.—Saratoga: P. McLarey.—Scott: J. Brummett.—Stamps: B. Tatam.—Sulphur Rock: G. Smith.—Swift: D. Gist, I. Housh. ●Tulip: H. Matthews. ●Van Buren: T. Bussell.—Vilonia: G. Doss, M. Stewart. ●Waldo: T. Calaway.—Western Grove: H. Gilbert.—West Fork: R. Noel.—Wynne: W. Robinson, H. McElroy.

## GOVERNOR MERRIAM COMMENTS

In commenting on the insurance payments in California last year, Governor Frank F. Merriam said:

"It is refreshing to note that so many citizens of the state of California have through the years made provision for their loved ones and dependents, as well as themselves, through the medium of life insurance. The beneficiaries of his individually planned economy received from legal reserve life insurance in the year 1937 total death benefits to the amazing sum of \$58,018,560.24.

"In addition to these insurance death benefits, there was paid to our citizens, still living, in cash and loan values of their insurance the approximate sum of \$82,500,000.

"A total of \$140,500,000 paid in California to her citizens in one year through the medium of life insurance benefits, bespeaks the tremendous economic value of this institution to the citizens of this state. Adequate life insurance should be a prize possession of every household, and the premium a part of every family budget. It is good for the individual and his family and it is good for the state."

Names in each town are only a partial list of claims paid during 1937.



## CALIFORNIA

Total Payments ..... \$140,500,000  
 Rank in Payments ..... 6th  
 Rank in Population ..... 6th  
 Payments Per Capita ..... \$23.19

(For towns with fewer claims see end of list)

## ALAMEDA—\$320,000

Severin Christiansen, Frank Curran, Conrad Edwards, Clarence Farley, Walter Hauck, Daniel Hull, Thomas Kelly, Alfred Larsen, Arthur McRowe, Joe Silva, Wm. Travis, James Wasson.

## ALHAMBRA—\$291,000

Arthur Barnard, Myric Bryce, Irene Cooke, Jesse Davis, John Diehl, C. Hogue, Herbert Ireland, Maxmillian Koenig, Bende

Larsen, Geo. Medlicott, Hugh Randall, Frank Sternberg, Mortimer Yates.

## ALTADENA—\$164,000

Denis Crile, John Hopkins, Whitney James, John Wallach.

## ANAHEIM—\$90,000

Cleon Arnold, Dr. Ernest Miller, Annie Williams, Douglas Rose, Frank Snyder.

## BAKERSFIELD—\$250,000

Dr. N. Brown, Walter Cassidy, Tookah Graham, Lige Hart, Fred Rutherford, James Smith, August Stefan, Ernest Stanbury, Fred Stowe, Arthur Weaver, Roy York.

## BELL—\$62,000

Beulah Asp, Aldrich McLouth, Benjamin Van Slyck.

## BEKESLEY—\$939,000

Over 79 Ordinary Claims  
 Frank Atkins, Emil Baireuther, Franklin Bangs (Ins. Co. Exec.), Francis Edwards, Addie Hurd, Carlton James, Autho Kirkpatrick, Wm. Lewis, Ernest Linscott, Dominick Marty, Dr. J. Moore, Mary Morris, Chas. Perkins, Daniel Saunders, Frank Trunk, Byron Underwood, Maud Weddle, Charles Winslow.

## BEVERLY HILLS—\$740,000

Clyde Morrison, N. DeLong, Walker Royce, Eddie Schmidt, Leslie Sheldon, Frederick Thieme, Carl Upmeyer.

## BRAWLEY—\$91,000

Clyde Bell, Rudolph Falk, John South.

## BUREAK—\$115,000

Harry Harper (att.), Wm. Harper, Warren Rogers, Charles Sellon, Wm. Weinert.

## BURLINGAME—\$173,000

Robt. Chierotti, James Coyle, Enrico Patronave, John Smith.

## CHICO—\$84,000

Charles Bruce, Dulphus Hannah, Robt. Holmes, Harvey Scott, Willie Wise.

## CHULA VISTA—\$60,000

Dr. Preston Lyster, Chas. Murch, Walter Owen.

## COLINGA—\$52,000

Charlie Davis, Wm. Foreman, Sylvester Hollingsworth, Kenneth Killion.

## COLTON—\$73,000

Walter Robertson, Daniel Willets, Fenton Wood.

## COMPTON—\$106,000

Henry Hansmeyer, John Hight, John Lawrence, Thomas Livingston, James Mattocks, Mortimer Murphy, Arthur Rinker.

## DALY CITY—\$60,000

John Doyle, Myer Goldberg, John McQuim, Raymundo Raquiza, C. Tacchi.

## DUBATE—\$37,000

Eugene Levy, Nathan Reingold, Angela Rothschild.

## DUNSMUIR—\$47,000

John Carlson, Hazel Novak, Charles Williams.

## EAGLE ROCK—\$24,000

Samuel Thomson, Walter Wishon, Francis Wollaston.

## EUREKA—\$175,000

Harry Cave, Peter Ferrara, Riley Hylton, Mable Jones, Julius Wunderlich.

## FRESNO—\$788,000

Over 60 Ordinary Claims

Ora Albright, Lee Bachstein, Olive Bennetts, Peggy Bise, Tom Ferrarese, Thomas Fortune, Harley Hamilton, Joseph Hanner, Oliver Howard, Stanley Jensen, Wallace Lynn, K. Nahigian, Sophia Price, Iva Purdin, Samuel Reynolds, Robert Rhoads, Stewart Riggs, George Rotolo, Archie Smith, Frank Smith, Wm. Snow, Annie Sparks, Herbert Stitt, Henry Werner, Oliver Willcox, Sterling Williams, Mary Worthington.

## FULLERTON—\$166,000

Joseph Batchman, Berthel Christensen, Harry Hedden, Charles Hill, Fletcher Lyon (att.), Wilmer Osborn, Albert Phelps.

## GALT—\$11,000

Marie Bettfreund, Herbert Wilkin.

## GILBOY—\$52,000

Joseph Braquet, Susie Hall, Candido Vairon, Adolph Werner.

## GLENDORA—\$771,000

Over 77 Ordinary Claims

Over 53 Industrial Claims

Donald Allen, Donald Barry, Ned Bassett, Anna Billups, Joseph Brandt, Dr. Harry Brooks, Eugene Broughton, Byrnes, Almond Clement, Alexander Dick, Dr. Irvine Eddy, Arthur Granbois, Walter Gray, John Henderson, Zache Hesse, Oswald Kehlet, Walter Jones, Dr. Archie

Lippincott, Herman Maas, Frank Rice, Francis Ricksecker, Dr. Clarence Taylor, George Thompson, George Weiant, Samuel Walsh, Thurman Wodard, Frank Wright. Industrial Companies: No. 8, 43 claims, \$11,491; No. 15, 11 claims, \$3,272.

## GLENDORA—\$140,000

Harvey Riser, Frank DeMott, John Thurn.

## HERMOSA BEACH—\$105,000

Robert Bolte, Grace Boyce, Charles Varney, Henry Zaring.

## HOLLISTER—\$47,000

Henry Fieddermann, Kenneth Johnson, Thomas Mays, Wm. Walker.

## HOLLYWOOD—\$962,000

Over 53 Ordinary Claims

J. Alcorn, Wm. Armstrong, James Baldwin, Richard Barnett, Melvin Billings, Harry Booth, Jay Chezum, Jacob Fuchs, David Husband, Mae Kranz, Edward McHale, Sr. Franz Maeder, Wm. Murphey, Howard Parker, Humphrey Pearson, James Pulliam, Birtis Rider, Chas. Roadarmel, D. Robb, Wallace Smith (author), Wm. Wentzel.

## HUNTINGTON PARK—\$361,000

Basil Bishop, Harry Hanna, Wm. McNaught, David Mills, Calvin Phillips, Dorbyn Poertner, John Reinhart.

Industrial Company: No. 15, 21 claims, \$7,635.

## IMPERIAL—\$18,000

Louren Allen, Herbert Lewis, George Lindgren, Earl Neal.

## INGLEWOOD—\$159,000

Sophia Arnst, Elizabeth Boone, Henry McKee, John Maddux, Carlton, Harland Powles, Frank Ryan, Cecil Todd, Gertrude Wood.

Industrial Company: No. 15, 23 claims, \$8,008.

## LAGUNA BEACH—\$47,000

Lewis Allen, Peter Bushman, Levi Harmon, Walter McLean.

## LA JOLLA—\$327,000

George Bauder, Hugh Berkeley, Guy Burroughs.

## LODI—\$67,000

Jacob Jacobson, Alma Joerke, Hugh McKenzie, Jacob Meyers, Manuel Sardinha.

## LONG BEACH—\$1,911,000

Over 123 Ordinary Claims

Over 42 Industrial Claims

James Bell, Frank Booth, Bruce Boughner, Aaron Bright, Harrison Brown, Henry Brown, Forest Bruyn, Joseph Buresch, Linus Caldwell, Peter Christensen, Edward Combs, Minnie Crocker, John Crockett, John Dunivan, Hal Dwight, Wm. Eberhart, Wm. Elmore, Loyal Gates, Lee Green, Frederick Hawken, Homer Hilborn, Victoria Housley, Alice Hunt, Frank Judy, Blenda Kennedy, Ralph Linden, Frank Loder, Robert Lyon, Leopold Mannheim, Dr. Marian Newman, B. Paul, Dr. Ernest Peters, Robert Pierson, Adolphus Polley, Mona Rice, Dr. Frank Roach, Oscar Schaefer, Lyle Smith, Glenn Smithson, Wm. Taylor, Lloyd Thomas, Henry Winquest, John Woyting.

Industrial Companies: No. 8, 34 claims, \$10,966; No. 15, 8 claims, \$2,771.

## LOS ANGELES—\$2,755,000

Over 868 Ordinary Claims

Over 404 Industrial Claims

## CLAIMS BY AMOUNTS:

5—\$100,000 or over

38—50,000 to 100,000

72—25,000 to 50,000

124—10,000 to 25,000

124—5,000 to 10,000

Joseph Abbott, Charles Ahlgren, James Allan, Warren Allison, Frank Anderson, Arthur Armstrong, Ralph Ashbrook, Dr. Wm. Attwood, Alvin Barwell (att.), Frank Barnard, Thomas Barnes, Charles Barrows, Loren Bartlett, Neville Batt, Wm. Baxter, Herbert Beachely, Henry Beecher, David Bell, Walter Benson, Albert Bowdre, Wm. Brawar, Burton Brownell, Meyer Buckstein, Wm. Bunker, Warren Bunker, Carl Butler, Ershel Campbell, Daniel Cart, Lee Chalfant, Orion Clark (ins.), Cynthia Cooper, Samuel Cooley, Jeanette Copeland, Jose Cruz, Leo Crystal, Robert Currie, John Davey, Frank Davis, Wm. Davis, Oliver Day, Charles De Ganna (ins.), Charles Demple, W. Dittman, Geo. Donaldson, Thomas Donaldson, Wm. Doubt, Richard Dougherty, Geo. Duke, Garrettson Dulin.

Arthur Eager, Claude Eastin, Douglas Eastmead, Robert Edwards, Wm. Edwards, John Elder, Frank Elson, Doris Ervin, Leaie Faga, Wm. Fallon, Odell Fielding, Eugene Fleury, Chas. Trahn, John Frambach, Ellis Frank, Wm. Freakes, Jacob Fuchs, Arnold Gantvoort, Solomon Gantz (dentist), John Gibson, Albert Gill, Frank Gill, Robert Ginn, Frank Glander, Abraham Goldman, Julius Goldsmith, Charles Gore, James Green, Barton Gross, Albert Hadley, John Hagan, Walter Hahn, Samuel Hamilton, Clyde Handley, Harris Hanshue, Arthur Harmon, Ray Harmon, Dr. Walter Harper, Ralph Harrington, Howard Harris, Arthur Harrison, Dr. Emil Hay, Chas. Hayward, Samuel Hepp, Frank Hess, Howard Hettlinger, Clarence Higgins, Wm. Hines, David Hoffman, James Hughes, Charles Irwin, Frank Isted, Elmer Jacobs, Arthur Jarvis, Norman Jensen, Cladius Johnson, Oscar Johnson, Arthur Jones, Jack Joseph, Floyd Kanagy, Oliver Kaufman, Roderick Keenan, John Kelly, Victor Kempton, Max Kennedy, Nandus Kennedy, Robert Ketchum, Elmer Kinnett, Edgar Knickerbocker, August Koll.

Charles Lamb, Charles Lavender, Wm. LeCates, E. LeVee, Jacob Levy, Chas. Lewis, Samuel Lewis, Leslie Leyhorne,

# Life Underwriters Aid Public By Estate Tax Planning

By MARC A. LAW

Chicago General Agent National Life of Vermont

In 1916 Congress passed an estate tax act. The rates were not very high, the highest bracket being 10 percent of the net estate in excess of \$5,000,000. These rates were gradually increased, under the 1919 act, the top rate being 25 percent of the excess over \$10,000,000. In 1924 the rate on this top bracket became 40 percent but in 1926 was reduced to 20 percent. In 1932 it was advanced to 45 percent and in 1934 to 60 percent. In each case the rates on lower amounts were advanced somewhat proportionately. In 1935 additional upper brackets were inserted, the highest becoming 70 percent upon net estates in excess of \$50,000,000.

## States Adopt Tax

During these years many of the states had also adopted inheritance or estate tax laws and in 1924 Congress passed an act providing for a credit for state inheritance and estate taxes, paid in an amount not to exceed 25 percent of the federal tax. The amount of this credit was increased to 80 percent in 1926. At this time it appeared that the federal government was about to desert the estate tax field, leaving it to the states but the necessities for federal revenue caused by the depression ended this tendency. In 1932 an additional federal estate tax was imposed, to which the state credit was not applicable. These additional rates were again increased in 1934 and 1935.

## Create New Situation

The introduction of these taxes created an entirely new situation. It called for the paying of large amounts of cash at death. Hitherto it had not mattered particularly whether the assets left in an estate were liquid or not. Now liquidity became all-important. Furthermore, the making of wills and the planning of estate distribution took on important new aspects. It took the public a long time to wake up to this situation. Life insurance men took a leading part in this educational work, for many of them realized that here was a new field in which life insurance was essential. Educating the public along these lines was not easy and in the early years the life insurance men worked at it practically alone. Soon the trust companies also became interested and rendered much valuable help.

## Basic Problem Simple

The basic problem was simple. The estate and inheritance taxes accrued at death. They must be paid in cash within a reasonable time. What was, therefore, more logical than to provide sufficient life insurance to pay these taxes? Life insurance that could be paid for by reasonable annual payments during the earning period. I have never seen the solution to the inheritance tax problem better stated than it was quite a num-

ber of years ago by that great American lawyer and statesman, Elihu Root. His statement was as follows:

"I have come to the distinct conclusion that by far the best, and indeed the only practicable way of guarding against the possible ruinous loss through a forced sale of securities, for the purpose of paying the various estate and inheritance taxes which are being imposed nowadays, both by the national and the states governments, is by means of life insurance, which, for a moderate annual payment, will insure the sum necessary to pay such taxes without the sacrifice of the securities."

As the situation developed and the laws and regulations were added to, refined and various loopholes and opportunities for escape that were possible under the earlier statutes were plugged up, the problem became more complicated. Life insurance men learned to work in conjunction with their clients' attorneys in the drawing of wills designed to minimize taxes. A simple matter such as leaving the estate to several beneficiaries rather than to one beneficiary, greatly reduced the Illinois inheritance tax. Proper attention to the matter of powers of appointment also reduced the taxes. Attention was given to the matter of the succession of beneficiaries, so that the same property was not subjected to these taxes several times.

## Trust Plan Devised

It became important to see to it that a man's life insurance itself was arranged so that it itself would not be subject to these taxes and so that, at the same time, life insurance funds would be available for the payment of the taxes. A device often used for this purpose was a life insurance trust to which the policies were made payable, giving the trustee all incidents of ownership in the policies. These trusts contained a provision that after the death of the insured, the trustees would have the right to buy securities from or loan money to the executors of the estate, thus providing for the passing of sufficient of the life insurance proceeds into the hands of the executor, so that he would have cash funds with which to pay the taxes.

## Gift Idea Developed

Another field developed to a considerable extent by life insurance men has been the recommendation of gifts, not only to reduce taxes but to give beneficiaries immediate enjoyment of a part of their expected inheritances. For this purpose, straight annuities, refund annuities, joint and survivor annuities, single premium life and endowment policies have been used. A great many combination single premium life and annuity life policies were also used for this purpose.

The above covers, to a very limited extent, the use of life insurance in connection with estate tax matters. Many life insurance men have, however, gone considerably further and have worked out plans for the distribution of the entire estate coordinating it with life insurance and working out a complete program, not only as concerns the tax element but as concerns the best handling of the estate for the benefit of the beneficiaries. In this way, life insurance men have been a real service to the public. Although much of the work has been done in cooperation with attorneys and trust companies, nevertheless, I believe that it is the life insurance man who has initiated most of the plans and given the impetus that has brought the public into a realization and a solution of the problem.

Thomas Lilly, Hiland Lockwood, Wm. Lockwood, Earle Lopez, Joseph Lewis, James Lynch, Lloyd MacDonald, Ross McCollum, Rev. John McDavid, John McLaurin, Edward McNamara, Paul Maier, Alfred Mandel, Joe Marburger, Francis Mason, Brooks Miller, Dr. Frank Miller, Jacob Miller, Francis Mitchell, Edward Moore, Wm. Morehouse, Glenn Morris, Clyde Morrison, Hibbert Mulholland, Walter Nanney, Arthur Naslund, August Nelson, Louis Neuerburg, Howard Nissley, George O'Connor, Charles Off (Pres. Ojai Oil Co.), Dr. Orville Olson, Charles O'Reilly, Clifton Orr, Edward Parker, James Paul, Walter Peery, Frederick Phillips, Chas. Pickering, Walter Pinkney, Fred Pollman, Alf Price, Robert Reuter, John Rinehart, Thomas Roe, Linley Rogers.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## California—Continued

ers, Wm. Rottman, Francis Rublee, Albert Russell, Ernest Russell.

Ernest Sadler, Charles Sanford, Chas. Satow, Nicholas Schafer, C. Schrader, Robert Schriber, Henry Schultz, George Schurr, Clarence Sebert, Alexander Seebold, Charles Sheedy, Frank Sheerer, Wm. Shepard, Jacob Sherman, Worth Shirley, Elmer Short, Wm. Short, Peter Smith, Wm. Smith, Abraham Spilker, Dr. Clarence Stammers, Andrew Starks, Charles Stewart, George Stoddard, Albert Stoll, Wm. Strauss, Charles Tanner, Wm. Tanner, Charles Temple, Gomer Thomas, Gustave Thompson, Leston Thompson, Harry Thorne, Wm. Thorne, James Thornton, Delbert Todd, W. Tolbert, Arthur Toolen, Dr. Dayton Turney, Edward Upton, Williamson Vater, George Vosburg, Wm. Wacker, Wm. Wadley, Wm. Ward, Benjamin Warrick, James Warrick, Paul Washburn, Lawrence Weaver, Leslie Westcott, Frank Whipple, Bernard White, Claude White, Charles Whiteman, David Whitman, Peter Whitney, Nicholas Wiley, Ralph Williamson, Wm. Willis, Robert Wilson, George Witsie, David Winters, David Woodhead, Pres. Woodhead Lumber Co., Donald Woods, Fred Worcester, Clarence Wright, Lewis Young, Roy Zimmerman, Charles Zinn.

Industrial Companies: No. 8, 366 claims, \$105,437; No. 15, 138 claims, \$32,348.

## LYNWOOD—\$82,000

Harvey Beaumaster, Clarence Burkett, Earl Inglett, Carlos Johnston.

## MODESTO—\$135,000

Robt. Davison, Robert James, Willard Ladd, Wm. Mashek, James Putman, S. Rolefson.

## MONROVIA—\$267,000

Earl Dunbar, Francis Dupar, Guy Dusenbery, Charles Renaker, Dr. Dion Warner.

## MONTEREY—\$70,000

Augustus Pink, Davidson Greene (att.), David Swafford.

## MONTEREY PARK—\$109,000

Roscoe Anderson, Sara Snow, John Stafford.

## NAPA—\$92,000

Charles Fox, Ambrogio Greppi, Elmer Nagel, Frank Trubody.

## NORTH HOLLYWOOD—\$84,000

Thomas Huff, Forrest Lloyd, Stanley Nash.

## OAKLAND—\$3,300,000

Over 180 Ordinary Claims  
Over 122 Industrial Claims

Manuel Amaral, John Bateau, Elven Beard, Fred Bender, Delos Blood, Leo Borks, Harold Camp, Edgar Clayton, Robert Cook, M. English, Albert Ewaldt, Howard Eyerly, Fred Gardner, Wm. Gross, John Hanford, Sydney Hilton, Ralph Jones, Louie Jordan, Thomas Kearns, Helen LaFlamme, Wm. Lewis, Bert Little, Harry Mackenzie, George McElroy, Murray McKinnie, Wiley Martin, Charles Midgley, Peter Moonen, Minna Murry, James Nounnan, Ernest Petersen, Geo. Phillips, Samuel Pickard, Claude Polk, August Reim, Marion Ross, Charles Royer, Flora Rush, Leo Seyffried, Neil Smith, Albert Stegeman, John Stem, Ammon Taylor, Loretta Waldmann, Wm. Walfoort, Robert Weiss, Earl White (att.), George White, Alfred Williams, A. Lucile Wood.

Industrial Company: No. 8, 122 claims, \$31,073.

## ONTARIO—\$138,000

Stella Ellison, Mary Johnson, Elisha Joliffe (att.), Frank Jones, Bernarda Lassa, Wesley Smith.

## ORANGE—\$80,000

Samuel Harding, Thomas Hill, Charles Rutledge, Ellen Suffern.

## OROVILLE—\$76,000

Wm. Duncan, Jr. (att.), Kenneth Keith, Alvin Klester, Wm. Richards.

## OXNARD—\$162,000

C. Loughton, Robert Schinkel, Richard Stoehrer.

## PASADENA—\$698,000

Over 103 Ordinary Claims  
Over 103 Industrial Claims  
Laurea Birney, Samuel Bradford, John Broyles, Dr. James Busby, Fred Carr, Jas. Cline, Rev. George Cornell, Wm. Fox, A. Fromme, Clarence Graham, Charles Greene, Ansten Helgeson, Claude Hicks, Edmund Howell, Clarence Ives, Alvin Laws, Grady Lewellyn, Allen Palmer, George Peacock, M. Peterson, Alva Smyth, Melvin Snyder, Edward Spence, Thomas Stallsmith, Louis Stock, Frank Suffel, Waverly Waggoner, Walter White, Albert Wickes, Garrett Wigell, James Wood, Edward Woodruff, Alfred Wyman.

## FETALUMA—\$191,000

David Coder, Geralmo Cuneo, Richard Good, Fred Howell, Sigurd Kristiansen, Wm. McDonald, Mudge McKelvey, Charles Pendleton (ins.), Hattie Schuler, Albert Smith.

## FIEDMONT—\$587,000

Dr. Robert Dunn, Kenneth Lowry (ins.), Frank Merten, Walton Pearson, Mary Rice, Francis Sullivan.

## PLACERVILLE—\$39,000

Dr. Howard Black, Charles Rayburn, Robert Roddan.

## POMONA—\$165,000

Mildred Anderson, Elmer Booth, Viola Kruse, Adelbert Roach.

## POSTERVILLE—\$75,000

Jasper McCrillis, Earl Monroe, Lena Souza, Florence Stephens.

## RED BLUFF—\$42,000

Clarence Crum, Leo Nickerson, James Wiltsey.

## REDDING—\$50,000

Lloyd Carter, Emma Meyer, James Wright.

## REDWOOD CITY—\$115,000

John Gill, Elmore Kinman, Camille Raynal.

## RICHMOND—\$162,000

James Kolaites, Erastus LaSelle, Anto Milicevich, Irene O'Dell, Winfred Outman, Fay Stoddard, Dr. Hall Bestal.

## RIPON—\$82,000

Clarence Cory, Peter Rasmussen (dentist), Silas Smith.

## RIVERSIDE—\$430,000

Patrick Adams, Aaron Bliss, Bertrand Bomgardner, John Jahn, Edward McCarty, Harry Meenahan, Donald Phillips, Eva Robinson, Wm. Simpson.

### "I Dread to Think of What It Would Have Meant Without It"

ARKANSAS—My husband was a rural mail carrier and had life insurance which was made payable to me and to our three children. We had our own home, which had put us badly in debt. There was a loan to pay off, also a mortgage. There were other debts and funeral expenses which I was able to pay from the life insurance money. These debts could not have been met if there had not been any life insurance and I couldn't have found work that would have paid enough to pay out. The money set aside for the children, if handled properly, will give them a reasonably good education. At least it will carry them through to where they can help themselves. And it would have been impossible for me to have kept them or put them through school otherwise. I think life insurance indeed a very wonderful thing and I have taken out insurance on my daughter since my husband's death. The other children had insurance and I have two policies on my own life.

I can't say enough in favor of life insurance, for I dread to think of what it would have meant without it.—Mrs. Claude L. Pyle.

## SACRAMENTO—\$1,982,000

Over 95 Ordinary Claims  
Over 95 Industrial Claims  
Daniel Black, Charles Chenu, Jacob Colker, Norman Countryman, Spencer Elliott, Walter Foster, Joseph Fothergill, Raymond Hanson, George Hawkins, Emil Hornstein, George Hudnutt, Leland Johnson, Presley Johnson, Howard Mark, H. Maxwell, Madeline Maxwell, Joseph Meriwether, Albert Mezger, Philip Robinson, Clifford Russell (att.), Mark Saunders, Stephen Sellers, Lum Shue, James Snyder, Nathaniel Taylor, Alfred Trucker, Joseph Wallace, Dorothy Young.

## SALINAS—\$160,000

Louis Brand, Elizabeth Condon, Charles Day, Jr., James Dill, Gus Fabry, Russell Pennycook.

## SAN BERNARDINO—\$515,000

Chas. Hammer, Ira Harrison, Robert Minto, Clarence Rogers, Archibald Stuart, Richard Thompson, Ruth Trzcinski, Fannie Van Allen, George Weismann.

## SAN DIEGO—\$1,719,000

Over 93 Ordinary Claims  
Over 20 Industrial Claims  
John Acheson, Raymond Bell, Myrtle Bennett, Wm. Beyrer, John Birkett, George Bolt, Ed. Bredenberg, Frank Brown, Clarence Calhoun, Elmer Davis, Andrew Ekern, Paul Essington, O. Evans, Jr., Hiram Gibbs, Rodney Herman, Joe Kaufman, Henry Keeyes, Millard Kirkpatrick, Charles Liethoff, Fred Lightner, Wm. McKee, George Medlicote, Frederick Nason, Severn Nelson, Wm. Penny, Arthur Richardson, Earl Shaw, J. Shelton, Henry Starnier, Frank Stauffer, Jesse Sullivan, Charles Vaughn, Frank White.

Industrial Company: No. 15, 20 claims, \$4,680.

## SAN FRANCISCO—\$16,841,000

Over 524 Ordinary Claims  
Over 148 Industrial Claims  
CLAIMS BY AMOUNTS:  
3—\$100,000 or over  
2—50,000 to 100,000  
20—25,000 to 50,000  
38—10,000 to 25,000  
62—5,000 to 10,000

Aldred Abel, Fred Addlestone, Gaston Artoux, Karel Bana, Wilhelm Bartels, Charles Bauer, Edward Belasco, Clarence Bell, Harold Bennett, Conrad Bertelsen, Alden Belthen, Jr., John Bovey, Charles Boyd, Fred Brandt, Wm. Brennan (att.), Edward Bronson, Fred Browning, Charles Collins, Jr., Audrey Buckley, Wm. Burgess, Geo. Burkhardt, Ambrose Campbell, Hardy Campbell, Dr. Henry Carey, James Carr, Wm. Cashman (att.), Reginald Chaplin, Clarence Cornell, Wm. Craig,

David Cuneo, Wm. Dickson, Harold Dunlap, Catherine Duvall, Charles Easton, Oscar Engberg, Ashley Faul, Christopher Ferguson, Theodore Flechter, Edward Flagler, Eugene Fordtran, Joseph Galvin, Walter Glenn, Walter Goecker, Hugh Goodfellow (att.), John Granberg, Dr. Louis Green, Charles Hansen, Wm. Heffer, Abraham Heimen, Otto Helkenberg, Barclay Henley, Jr. (Secy. Henley & Scott Ins.), Marion Hissong, Frank Hogan, Reginald Holt.

Malvern Iles, Morris Jacob, Hugh Jones, Hans Jorgensen, Simon Katten, Abraham Kaufman, John Kelly, James Kerr, Leon Kind, Philip Klos, Wm. Koch, Louis Kruger, Lewis Law, Henry Lawler, Robert Levin, Edward Locher, Simon Lubin, John Lutz, Charles McDonald, Mack Mitchell, Jules Mery, Martin Meyer, Andrew Minaker, John Molohon, Peter Monte, Herman Morris, Frederick Mugele, Patrick Murnane, Wallace Nicholas, Andrew Nielsen, Chas. Nosler, James O'Connor, Chas. Offenberger, Wm. Park, Arthur Parker, Madge Perkins, Adolph Phillips, Wm. Ramm, John Rankin, Emil Rueger, Jr., Herman Rummelsburg, Carl Rupp, Stanley Rutherford, Lester Sanborn, George Sanders, Thomas Saunders, Henry Schwerin, Carl Scott, LaBerta Sewell, Arthur Sinclair, Camillus Smith, Celest Smith, Robert Snow, Bert Sorensen, Thomas Stephens, Leonard Stone, Louis Strasser, Godfrey Strobeck, Manuel Sylva, James Symington, Hervey Taylor, Victor Templeton, Ira Thompson, George Townes, Frank Tracy, Ethel Van Iderstine, Glen Vallercamp, Walter Voegt, Leon Voss, Louise Welty, Harold Werner, Nathan Wertheim, Thomas Westcott, Samuel White, James Wilson, Robert Wilson, Henry Wissenhaven, Sol Wolff, Albert Zimmerman.

Industrial Company: No. 8, 148 claims, \$43,554.

## SAN GABRIEL—\$216,000

Flora Burtner, Jacob Gautschi, Louis Karpe, Alexander Murphey, Harold Waltz, Leon Welch.

## SAN JOSE—\$570,000

Over 54 Ordinary Claims  
David Ackermann, Manuel Borges, Harold Crotty, John Enright, Edward Gesell, Arthur Gossling, Bert Hull, Charles Hunt, Frank Lannin, Charlie Mendez, Dr. Michael Mulcahy, Claude Rorer, Charles Rutherford, Arthur Schillerstrom, Wm. Schuh, Albert Smith, Wm. Snow, Hugh Stanfield, Louis Vogt, Leo Wilcox, Harry Wilds.

## SAN LEANDRO—\$73,000

Wm. Brown, Mary Gannon, Frederick Rhodes.

## SAN MARINO—\$265,000

Alvah Kaime, Rachel Nelson, Wm. Richer.

## SAN PEDRO—\$140,000

Hattie Cadek, John Campbell, Thomas Cook, Edward Corona, Ben Elkins, Francis Long, Maurice Louis, C. Mansfield, Richard Martin, Joyce Telfer, Joseph Young.

## SANTA ANA—\$325,000

Joseph Backs, Jr., Dr. Charles Ball, Albert Black, Dr. John Clark, C. Jackson, Harry McIlvain, Peter McIntosh, Hugh Miller, Henry Robinson.

## SANTA BARBARA—\$370,000

Vincent Boetto, Julia Fraimer, Lloyd Freeze, Joseph Hughes, Roy Massey, Jos. Stanley, Victor Trace, Edward Wilson.

## SANTA CRUZ—\$122,000

Constance Berg, Charles Griffen, Jr., Clarence Sollars, Ralph Van Ornam, Arthur Whitlock, Elmer Woodward, John Zieg.

## SANTA MONICA—\$417,000

Miner Fuller, John Glenister, John Loomis, Hugh Smith.

## SANTA ROSA—\$134,000

Elsie Banasco, Wm. Bronsart, Raymond Cook, Charles Darger, LaVern Gibbs, Alfred Howe, James Jamison.

## SOUTH GATE—\$140,000

Vernon Eastlack, John Rosenow, Virgil Sawvell.

## SOUTH PASADENA—\$296,000

Herbert Cleaveland, Fred Fogg, Frank Kirk.

## STOCKTON—\$563,000

Alton Bray, Samuel Conner, Charles Crandall, Charles Eldred, Andrew Fredrickson, John Galli, Carl Gesler, Charles House, Arthur Hurley, Wm. Immel, Muriel Marcus, Helen Miller, Albert Smallfield, Dr. John Smith, John Smither, Wesley Standart, Charles White.

## TAPT—\$37,000

Earl Birchfield, Lee Burns, Iva Calhoun.

## TRACY—\$66,000

Joseph Pellegrini, James Thompson, Joseph Winkler.

## TURLOCK—\$75,000

Gust Carlson, Ernest Hale, Carl Johnson, Maurice Mord, Lawrence Pate, Isaac Talkington.

## UPLAND—\$52,000

Wilma Carr, Joel Gillingwaters, Joseph Schlais.

## VALLEJO—\$154,000

Guerrino Doda, Jose Feas, James Gildner, George Jaensson, John McCarron, Edward Massey, Benjamin Stickland.

## VAN NUYS—\$181,000

Scott Beach, Peter Chavez, Robert Cooper, Harlow Hastings, Frank Morrow, George Wolf.

## VENICE—\$177,000

Ira Beddoe, Arthur Blamey, Joseph Brown, Wm. Cramer (ins.), Elizabeth Marchal, Wm. Darrow, Robert Wankowski.

## VENTURA—\$211,000

Joseph Cleale, Charley Lower, Oliver Reardon, LeRoy Royer (dentist), James Sexton.

## VISALIA—\$67,000

Perry Carter, Frank Huenniger, Jeanette Jacobsen, Dr. Harlen Todd.

## WALNUT CREEK—\$93,000

Frank Zittle, Everett Campbell, Gertrude Marques.

## WALNUT PARK—\$30,000

Alfred Askham, Franklin Bowman, Harvey Thomas.

## WATSONVILLE—\$115,000

Benjamin Bardin, John Kirkland, Homer Smith, Morris Tuttle.

## WEST LOS ANGELES—\$120,000

Ernest Gill, Frederick Hampshire, Benjamin Williams.

## WHITTIER—\$152,000

Frank Adair, Frank Gillett, Margaret Hurley, Donald Westcott.

## WOODLAND—\$46,000

Lois Abele, Sr., Wm. Best, Sarabel Cooper, George Merritt.

## YUBA CITY—\$28,000

Jay Ashley, John Johnson, Joseph McAnulty.

## OTHER CALIF. TOWNS—\$10,108,000

(Partial List)

Alta Loma: L. Harms.—Angels Camp: H. Kuns, A. Wilson.—Arcadia: C. Annis, Margaret Hickman.—Arcata: A. Davis, May Fountain.—Arroyo Grande: V. Kadlovec.—Avalon: K. Krueger.—Baker: L. Thomason.—Banning: F. Zmrhal.—Beaumont: Dr. E. Powell.—Bellflower: W. Elmore, C. Connett.—Bieber: V. Iverson.—Biggs: A. Baker, E. Johnson.—Big Pine: H. Crawford, Frank Seglie.—Bishop: K. Keough, J. Rasin.—Bowman: J. McAravy.—Brentwood: O. Braren, L. Volkers.—Calexico: E. Bruton, Jessie Sumner.—Campbell: J. Ainsley.—Carmichael: D. Carleton.—Chesler: A. Boardman.—Chowchilla: G. Rutherford.—Clear Lake Highlands: T. Parker.—Cloverdale: C. Cavanagh, J. Spong.—Corcoran: Esther Battelle, J. Dossey.—Cordelia: N. Ball, A. Benthien.—Coronada: A. Bush, W. Freshour.—Crockett: A. Saibene.—Culver City: L. Smith, C. Woodhull.—Davis: A. Anderson, C. Titus.—Delano: L. Adams, P. Schiltz.—Del Monte: E. Callender.—Del Rey: G. Channell, J. Johnson.—Eagle Rock: G. Corum.—East Oakland: F. Seither.—Elk Grove: S. Sage.—El Monte: H. Martin, T. Simpson.—Escondido: H. Bunce, J. Marlike.—Fairfax: W. Miller.—Fair Oaks: Dr. Harlan Smith.—Ferdale: C. Givins.—Folsom: Francis Blodgett, R. McFarland.—Fontana: T. Tiroso, F. Womble.—Fortuna: Dr. T. Fleming.

Gardena: J. Campbell, A. McDowney (att.).—Garden Grove: G. Merchon, J. Mankervis.—Grass Valley: R. Parsons, W. Parsons.—Gridley: L. Schafer.—Half Moon Bay: K. Levin.—Hayward: J. Ross, P. Williams.—Healdsburg: G. Nielson.—Holtville: S. Rankin, J. Weiss.—Hynes: M. Johnson, G. Vassar.—Ione: E. Wooley (dentist).—Jackson: W. Krabbenhoft.—King City: N. Schmidt.—Kingsbury: A. Lewis, A. Nelson.—La Canada: E. Grumm, C. Walters.—LaFayette: D. Fields, G. Medau.—Lamesa: O. Phelps.—Lemoore: W. Vated (minister).—Lancaster: J. Geier, G. Pyle.—Lemon Cove: H. Elrod.—Livermore: Rosie Amaral.—Lompoc: W. Callis, L. Fouts.—Los Gatos: C. Grunwald, F. Weigle.—McFarland: E. Murphy.—Madera: E. Hunt, H. Treibel, Jr.—Manhattan Beach: F. Maule (former Gen. Agt. Reliance Co.).—M. Hogan.—Manteca: C. Dyer, A. McLaughlin.—Marysville: F. Bartlett (att.).—Merced: G. Reissinger.—Merced: G. Marshall, H. Stewart.—Milbrae: W. Rogers.—Mill Valley: J. Greber, P. Merriman.—Moccasin: F. Segale.—Moffett Field: F. Ingalls, Montebello: Dr. E. Crow, G. Jones.—Mountain View: J. Phil, J. Powell.

National City: W. Cagle, Milly Jay.—Needles: H. Craddock.—Nevada City: E. Schmidt.—Newark: J. March, K. Marchy.—Newport Beach: Margaret Goodness, B. Margwath.—N. Long Beach: B. Eaton.—Nodwalk: W. Graham, J. Silb.—Ocean Park: W. Jones.—Pacific Grove: H. Connett.—Palo Alto: M. Lough.—Parlier: H. Arslanian.—Perris: W. Sanders.—Pittsburg: O. Reynolds.—Ramon: E. Russell.—Redondo Beach: J. Beckwith, T. Drake.—Redley: C. St.—Rio Vista: H. Doerner.—San Jose: B. Kirkhart.—San Antonio: San Procter.—San Carlos: F. Glennon.—San Luis Obispo: D. Brophy.—Santa Monica: S. Luis Rey.—San Rafael: E. Bogie.—Santa Rosa: E. Chidlaw.—San Rafael: E. Connel.—Santa Maria: P. Hern Myrde.—Stratton.—Santa Paula: E. Bunden, C. Hawley.—Saugus: Evelyn Valance.—Chaseville: F. Clarke.—Sebastopol: C. Sharp (ins.).—Selina: W. Stammers.—Sierra Park: G. Watson.—Sierra.—Soquel: Olds.—Sonoma: H. Von Sydow.—Sunnyvale: A. Goldman.—Susanville: G. Nebbass, W. Ramsey.

Temple City: C. Spurney.—Tulare: H. Smith, H. Walker.—Tuskegee: J. Walker.—Ukiah: J. Jamison, J. A. Walker.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



California—Continued

Wassels (atty.)—Upton: E. Wellman.  
Wolkermine: E. Turner.—Waterman:  
Wakefield.—West Hollywood: C. Griffin,  
Mary Jordan.—Wheatridge: T. Fehr.—  
Williams: M. Getz.—Willits: F. Myers.  
Wilmar: E. Keith, Susie Taylor.—Wilm-  
ington: J. Jackson, W. Sanford.—Win-  
ters: W. Baker.

COLORADO

Total Payments .....\$25,200,000  
Rank in Payments .....26th  
Rank in Population .....33rd  
Payments Per Capita .....\$23.64

(For towns with fewer claims see  
end of list)

**ALAMOSA—\$44,000**  
William Clark, Carl Gylling.  
**BERTHOUD—\$118,000**  
Dr. David McCarty, James Mc-  
Clung.  
**BOLDER—\$133,000**  
August Erickson, Ernest Maris,  
Sam Nichol.  
**BRIGHTON—\$247,000**  
Chris Hoffman, Dr. Walter Hotch-  
kins, Olin Whitebread.  
**BRUSH—\$35,000**  
John Dreith, Riley Joslin, George  
Koehler, Frank Wertz.  
**BUENA VISTA—\$9,000**  
Eliza Crocombe, Daniel Sundlinger,  
Nora Wells.  
**CANON CITY—\$226,000**  
Clara Berkey, L. Branan, Grant  
Dickinson, Lane Duff, Walter Kier,  
Arthur Munn, Delmar Steely.

**COLORADO SPRINGS—\$640,000**  
Over 61 Ordinary Claims  
Philip Armstrong, Jacob Denoya,  
Frazier Douglass, Jr., John Evans, Floyd  
Hayler, Charles Igo, James Johnson, Ed-  
ward Joyce, Carl Lemon, William McRae,  
Horace Moore, James Moore, Loren Mum-  
mert, Wesley Nussbaum, Maurice Reuler,  
John Rose, Adam Schmitt, Charles Shorb,  
Charles Stockdale, Elmer Urton, John  
Voorheis, Frederick Wells (dentist), Su-  
san Williams.

**CRAIG—\$29,000**  
Harvey Hurd, Delbur Montgomery,  
Roger Saunders.

**CRIPPLE CREEK—\$38,000**  
Fenton Brington, Samuel Hopkins,  
William Wassaw.

**CROOK—\$61,000**  
Vernon Ferguson, E. Jobe, Robert  
Nicholas.

**DENVER—\$7,426,000**  
Over 392 Ordinary Claims  
**CLAIMS BY AMOUNTS:**  
1—\$100,000 over  
2—50,000 to 100,000  
3—25,000 to 50,000  
4—10,000 to 25,000

Leslie Appel, Robert Armstrong,  
Dr. William Bane, Donald Bent, Leonard  
Brayton, John Bromander, Charles Bru-  
beck, James Burger, Annibale Capra,  
George Coates, James Connelly, Dr.  
Henry Cooper, Horace Cooper, Edward  
Dilling, John Crook, John Dahlin, George  
Dilling, Notley Eby, Harry Evans, Addi-  
son Fowler (atty.), Frank Frewen, Lee  
Gibbons (Denver Post artist), Arthur  
Godsoe, Stephen Gray, L. Griffin, Ar-  
thur Hewlett, Horace Hindry (atty.), Wal-  
lace Hinman, D. Hoon, James Houghton  
(minister), Andrew Huston, Arthur John-  
son, Carl Karlen, John Kelley, Noel Kin-  
g, Frank Kistler, Opal Lee, Austin Liven-  
good, Henry Luhrs, Irvin Luke, George  
MacDonald, John McGillicuddy, Frank  
Maudlin, Kenneth Meager, Joseph Mere-  
dith, Robert Moodie, Frank Moratto,  
Thomas Mullyady, Clyde Murdoch,  
James Neal, E. Noble, Archer Ous-  
kirk, Edward Ozburn, Archibald Powell,  
Dr. William Rader, George Reed, Olin  
Reeme, Forbes Rickard, Charles Ritten-  
house, George Roberts, William Rogers,  
William Ryan, John Slatery, Erick  
Smith, Leon Stommel, William Sullivan,  
Dr. Elbert Swerdfeger, Howard Viner,  
Ransom Walden, Edna Walker, William  
Watlington, Cornelius Weyerts, Amos  
Wickstrom, Henderson Wilcox, Frederick  
Wright, William Young.

**DURANGO—\$63,000**  
Michael Connor, Joseph Dale, F.  
Dickinson, A. Emigh.

**ENGLEWOOD—\$89,000**  
Russell Evans, Harry Knight, Jack  
Travis.

**PORT COLLINS—\$225,000**  
Christopher Anderson, Clyde Bar-  
teis, Thomas Carpenter, Dudley Craig,  
James McIntyre, William McCormack,  
John Rundle, Dr. George Wells.

**PORT MORGAN—\$77,000**  
Lawrence Johnson, Harry Kier,  
Omer Mallory (atty.), William Simpson,  
Christopher Stroebl.

**GRAND JUNCTION—\$288,000**  
Sam Bishop, Walter Burke, Henry  
Clark, Allison Foster, Lewis German, Wal-  
ter Griffin, Walter Hiron, Charles Ja-  
quette, Ira Jay, Sidney McIntyre, Admiral  
Peterson, Russell Skinner.

**GREELEY—\$264,000**  
Henry Bauerle, Dr. Oscar Bromam,  
Conrad Clause, Louis Hanus, Dr. Edwin  
Knowles, Thomas Wallies.

**GUNNISON—\$29,000**  
Marie Disberger, M. Welshinger.

**LA JUNTA—\$61,000**  
Harold Bradford, William Cissne,  
John Frazier, Lon Riley, Edythe Scaff.

**LAMAR—\$93,000**  
James Fleshman, Charles Ray,  
Lawrence Reid.

**LEADVILLE—\$59,000**  
Alexander Donald, Hanora Elliott,  
Winfield Warren.

**LITTLETON—\$37,000**  
Roscoe Moore, Edward Shupe.

**LOVELAND—\$80,000**  
George Bauer, Jr., Jay Proctor,  
Marion Summers, Frank Trindle, William  
Underdown.

**MONTE VISTA—\$75,000**  
Mittie Fath, Henry Getz, Oliver  
Keiry, Fred Shaft, Robert Shaub.

**MONTROSE—\$67,000**  
Blanche Anderson, Elmer Kansgen,  
Cherubin Netzer.

**PUEBLO—\$564,000**  
Over 60 Ordinary Claims  
Saville Ainley, Filomena Albo,  
John Blackwelder, Nathan Calkins,  
Charles Fickes (dentist), Zeurya Hugh,  
John Keating, Wendell Mennerich, Fred  
Olin, Joe Rebol, Delose Saidla, John Sal-  
monson, Isadore Schwartz, Edward Shus-  
tar, Simon Snyder, Todd Storer (atty.).

**STERLING—\$191,000**  
John August, William Collins, Friel  
Headrick, Bert Schofield, Peter Stieb, John  
Woodring, Arthur Young.

**TRINIDAD—\$104,000**  
Helen Carpenter, John Hendrick,  
Amos Hollenbeck (atty.).

**WALSENBURG—\$80,000**  
John Stephenson, 1 farmer, 1 mer-  
chant, 1 service station operator.

**OTHER COLORADO TOWNS—\$2,610,000**  
(Partial list)  
Akron: L. Florian.—Agate: L.  
Flanagan.—Alma: J. Reynolds, Jr., J.  
Singleton.—Aurora: J. Standage.—Austin:  
G. Doty, M. Melton.—Battle Creek: H.  
Temple.—Boone: O. Johnson, Annie Wil-  
liams.—Castle Rock: E. Bally.—Cedar-  
ridge: C. Russell.—Center: E. Carpenter.  
—Cimarron: E. Kansgen.—Clark: L.  
Peavy.—Clifton: G. Gates.—Cope: W.  
Johns.—De Beque: D. Sullivan.—Del  
Norte: W. Knowlton, C. Kreps.—Derby:  
E. Johnson.—Elbert: C. Peterson.

—Flagler: L. Galer.—Fort Lupton:  
M. Guindon.—Gardner: G. Wright.—Glen-  
wood Springs: A. Adams.—Grover: F.  
Wagner.—Hawthorne: C. Cline.—Hayden: F.  
Daggett.—Henderson: Junetta Powers, R.  
Sims.—Hoehne: V. Jorgensen.—Holyoke:  
D. Hofmeister, F. Hotelling.—Julesburg:  
G. Halstead.—Limon: Howard Africa,  
Mildred Peterson.—Longmont: Jane  
Hobbs, B. Newby.—Manzanola: W. Perry.  
—Moffat: W. Tompkins, F. Ryan.—New  
Castle: Mary Ritter, F. Ruggero.—Nor-  
wood: C. McKeever.—Olathe: Millie Mc-  
Laughlin.—Ovid: Maria Herfert, G. Weg-  
man.

—Pagosa Springs: J. Costa.—Pal-  
sade: M. Shelley.—Parker: R. Hawkey.—  
Peetz: C. Kelly.—Penrose: W. McKee.—  
Pine: M. Tucker.—Rand: J. Brocker.—  
Rangely: C. Eldson.—Rifle: F. Rogers.—  
Rollinsville: J. Pinkus.—Sauguache: J.  
Freddie, P. Meinling.—Salida: H. Hay.—  
Sedgwick: H. Ewing.—Spivak: Dr. H.  
Schwatt.—Steamboat Springs: M. Ballard.  
—Telluride: W. Van Atta.—Walden: G.  
Dean, J. Taylor.—Wellington: J. Puleston.  
—Yuma: G. Gearhart, J. Gowan.

CONNECTICUT

Total Payments .....\$57,300,000  
Rank in Payments .....11th  
Rank in Population .....28th  
Payments Per Capita .....\$33.04

(For towns with fewer claims see  
end of list)

**BRIDGEPORT—\$1,266,000**  
Joseph Bishop, Andrew Giannet-  
tino, Emma Lindholm, John Miklus  
(clergyman), Morris Tobias, 1 salesman,  
1 druggist, 2 executives, 1 ins. agt., 1  
machinist.

Industrial Company: No. 8, 758  
claims, \$200,515.

**DANBURY—\$1,612,000**  
Harry Kaufman, Frank Lee (hat  
manufacturer), Julia Prokopy.

**GREENWICH—\$1,476,000**  
Alpheus Beane (broker), Harry  
Bonities, Minna Fowler, Sidney William-  
son, Edward Wood (broker).

**HARTFORD—\$1,689,000**  
Over 275 Ordinary Claims  
Over 515 Industrial Claims

Mildred Baker, Thos. Cunningham,  
Frank Farm, James Farrell, Albert  
Feldstein, Wm. Gocher (editor), Thos.  
Godfrey, Bernard Gold, Aaron Kamins,  
Jacob Levy, Edward Milligan (pres. Pho-  
nix Ins. Co.), Nathan Promise, David  
Shenker, Samuel Spalter, Cornelius Sul-

PROMINENT PERSONS WHO LEFT INSURANCE

Charles N. Teetor, Hagerstown, Ind.,  
was inventor of a railway cycle which  
was the forerunner of the modern  
"speeder" car used on railroads. He was  
66 years old. In recent years he was  
president of the Perfect Circle Co., mak-  
ers of piston rings. His first motor  
driven cycle was built in Muncie, he ob-  
tained permission from the Pennsylvania  
Railroad to make his test run on a  
stretch of 12 miles, his cycle at that time  
made about 20 miles per hour.

James Bonnyman, pres. the Blue Dia-  
mond Coal Co. died at Cincinnati in  
April after a heart attack, he was 57  
years old. He was a director of the Fifth  
Third Union Trust Co., also of Appala-  
chian Coals, Inc. He came to Cincin-  
nati from Birmingham. He belonged to  
several clubs and was a graduate of  
Kentucky University. He is survived by  
his widow, a son and daughter.

Robert L. Studley, former president of  
the Boston and National Wool Trade  
Assn., died at Wellesley, Mass., he was  
65 years old. He was senior partner in  
the Boston wool firm of Studley & Emery,  
also president of the Wellesley Trust  
Co. As a young man he entered the em-  
ploy of G. H. Goodhue Co. as bookkeeper  
and later as salesman, a junior partner  
in 1900, and upon the death of Mr.  
Goodhue became president, the name of  
the company was then changed to its  
present title. He was born in Massa-  
chusetts; an authority on wool, he had  
written several papers pertaining to its  
manufacture. Surviving are his widow  
and daughter.

J. M. Darden, Suffolk, Va., was vice-  
pres. and board member the National  
Bank of Suffolk. He died in May at his  
summer camp on the Nansemond River,  
he was 71 years old. He was formerly  
director of the Farmers Bank of Nanse-  
mond, president of Sands & Co. and  
member of board of Suffolk Christian  
Church. He is survived by his widow,  
five daughters and two sons.

Sydney B. Wertheimer, Brooklyn, was  
an investment broker in New York. He  
died suddenly of a heart attack while on  
the street, he was 53 years old. For  
years he had been a member of the board

of trustees of the Brooklyn Hebrew  
Orphan Asylum and the Union Temple.  
Surviving are his widow, two daughters  
and a son.

George E. Nicholson died in Atlanta at  
the age of 76. He was a pioneer in the  
cement industry in the Middle West and  
president of two southern cement com-  
panies, he also was former president of  
the Kansas City Gas Co.

Oscar Lampland, pres. the Lampland  
Lumber Co. of St. Paul, died at the age  
of 60. He died suddenly while visiting  
his son and daughter. He entered the  
lumber business at the age of 21 with  
a local company, soon afterward estab-  
lishing his own firm. He was president  
the Liberty State Bank of St. Paul, a  
director of the Anchor Casualty Co. and  
former director of the National Retail  
Lumber Dealers Assn. He was a Ro-  
tarian; is survived by his widow and one  
son.

Robert W. Bingham, United States Am-  
bassador to Great Britain, died in Johns  
Hopkins Hospital after an operation for  
an abdominal ailment, at the age of 66.  
Burial was at Cave Hill Cemetery in  
Louisville, his home at Glenview near  
Louisville. Twenty years ago he pur-  
chased the "Louisville Courier-Journal"  
and "Times" and became famous as one  
of the South's great news publishers.  
Interested in sports, had practiced law.  
Through his distinguished service he had  
endeared himself to leaders of the  
British Government, members of the  
diplomatic corps and to citizens in all  
walks of life. His widow, a daughter, a  
son and stepson survive.

John J. Lenehan, assistant prosecutor  
of Hudson County, died in a Newark hos-  
pital, was taken ill in the court house at  
Jersey City; his age was 42. After gradu-  
ating from Fordham Law School he en-  
tered into partnership with the late John  
Moriarty of Jersey City. He enlisted  
for service in the World War and was  
assigned to training school camp at  
Camp Zachary Taylor. A member of the  
Elks, Knights of Columbus, and other or-  
ganizations, also of the Hudson County  
Bar Assn. His widow and two children  
survive.

**STAMFORD—\$537,000**  
George Bott, Roy Bradley, Evan  
Owen. Industrial Company:—No. 8, 206  
claims, \$53,337.

**WATERBURY—\$1,008,000**  
George Danauskas, John Donahue,  
Joseph Judsnukis, Frank Sabas; 1 engi-  
neer, 1 furniture store mgr., 1 minister,  
2 retired, 1 sales manager, 1 teacher.  
Industrial Company:—No. 8, 700  
claims, \$194,633.

**WEST HARTFORD—\$596,000**  
Charles Hamburger; 1 banker, 1  
contractor, 1 publisher, 1 salesman, 1 sec-  
retary, 1 tobacco dealer.

**WEST HAVEN—\$129,000**  
Mary Connelly, Chas. Kaufman.

**WILLIMANTIC—\$96,000**  
Fred Douglass, Bert Hicks, Harry  
Keller, Eugene Randall.

**WINSTED—\$27,000**  
John Burwell; 2 librarians, 1 dealer.

**OTHER CONNECTICUT TOWNS—\$3,317,000** (Partial list)  
Ansonia: Wire inspector, Indus-  
trial Company:—No. 8, 238 claims, \$71-  
002. Canton: J. Flannery. Danielson:  
C. Greene, J. Lewis.—Darien: Wm. Hill.  
—Derby: T. O'Connell. East Hampton:  
J. O'Connell.—Farmington: N. Thompson.  
—Hazardville: H. Fletcher. Milford: H.  
Newberg.—Mystic: E. Mercer. Nauga-  
tuck: G. Woolson.—Noroton: G. Stege, Jr.  
—Oakdale: H. Daniels. Pomfret: F. Big-  
elow (clergyman). Rockville: J. Bush.  
—Shelton: M. Collins, A. Hitchcock.  
—Somers: Nellie Cybulski.—South Canter-  
bury: G. Smith.—Southington: F. Ober-  
meyer.

Stafford: Wm. Park.—Stafford  
Springs: F. Patten.—Sterling: Wm. Bur-  
chard.—Suffield: W. Caldwell. Torrington:  
M. McCarthy. Wallingford: F.  
Perry.—Windsor: V. Montetio.

GOVERNOR CROSS COMMENTS

In commenting on the life insurance payments in Connecticut  
last year, Governor Wilbur L. Cross said:

"As Governor of Connecticut, a state so widely known as the  
home of insurance, and as an owner of life insurance myself, I am  
glad to learn that approximately \$57,000,000 of life insurance pay-  
ments were made in Connecticut during 1937.

"This sum, more than half of which was received by living pol-  
icyholders, represents a very large factor in the economic life of the  
people of the state and is striking evidence of the faith which we in  
America have in life insurance as a means of protection and in-  
vestment."

Names in each town are only a partial list of claims paid during 1937.

## DELAWARE

Total Payments .....\$7,800,000  
 Rank in Payments .....40th  
 Rank in Population .....47th  
 Payments Per Capita .....\$30.11

(For towns with fewer claims see end of list)

## BRIDGEVILLE—\$35,000

John Dimes, Charles Marvil.

## DOVER—\$156,000

1 executive, 1 hosiery manufacturer, 1 merchant, 1 retired.  
 Industrial Companies:—No. 2, 236 claims, \$27,854; No. 14, \$11,690.

## GEORGETOWN—\$67,000

Fred Johnson, Floyd Lugo.

## SEAFORD—\$71,000

Benjamin Bowden, Fannie Dukes.

## WILMINGTON—\$1,329,000

J. Beckerle, Dr. Earl Bell, Joseph Connelly, Alfred Killroy, Frank Ohman, Caroline Shinker, James Sutton, Vincenzo Steppi; 1 auto supply dealer, 2 clerks, 3 executives, 1 garage proprietor, 1 belt mfr., 1 minister, 1 office manager, 2 physicians, 1 contractor, 1 public safety supt., 1 sales manager, 1 engineer, 1 stenographer, 1 technician, 1 theatrical worker.

Industrial Companies:—No. 2, 123 claims, \$25,358; No. 8, 78 claims, \$16,985; No. 12, 72 claims, \$14,276.

## OTHER DELAWARE TOWNS—\$367,000 (Partial list)

●Fulton: W. Berry.—Frankford: Farmer. ●Greenwood: Farmer, 1 telegraph operator. ●Harrington: Hotel proprietor. ●Hollyoak: P. Crosland. ●Laurel: Susan Massey.—Leipsic: Oysterman.—Lewes: Pharmacist. ●Magnolia: G. Collins.—Milford: Postmaster, 1 retired. ●Millsboro: A. Stevenson.—Milton: J. Hastings, F. Reed. ●Newark: Executive, 1 farmer.—Newport: Chemist. ●Rehoboth: Clergyman.—Rehoboth Beach: G. West. ●St. Georges: Bridge operator. ●Selbyville: Funeral director.—Smyrna: Sand shovel operator, 1 school superintendent. ●Washington: Restaurateur.

Theodore S. Huntington, president the Huntington National Bank of Columbus, O., died at his hotel in Los Angeles while on a trip to the West Coast.

John G. Miller, vice-president Baker Mfg. Co., makers of road machinery, died at Springfield, Ill., in June of cerebral hemorrhage. His age was 55.

## DIST. OF COL.

Total Payments .....\$12,127,000  
 Rank in Payments .....37th  
 Rank in Population .....39th  
 Payments Per Capita .....\$19.59

## WASHINGTON—\$12,127,000

Over 869 Ordinary Claims  
 Over 674 Industrial Claims

## CLAIMS BY AMOUNTS

1—\$500,000 or over  
 1—250,000 to \$500,000  
 8—50,000 to 100,000  
 14—25,000 to 50,000  
 41—10,000 to 25,000  
 61—5,000 to 10,000

Arthur Ackerman, Roy Adams, Ernest Admire, George Allen, Wallace Allen, Sidney Allison, Howard Armstrong, Charles Augustine, Byron Austin, William Babbitt, George Babson, Denver Bale, Leroy Barker, Charles Bartle, Fred Bartlett, William Bartlett, Charles Bell, J. Benedict, Joseph Bevins, Charles Berg, James Biddle, George Bidwell, Henry Bierman, Ashby Blakey, Elmer Bokman, Joseph Bolden, Charles Booye, Ralph Bowman, Charles Bradnack, James Braye, Albert Brooke, Arthur C. Brown, Arthur S. Brown, Howard Brown, Walter Brown, Henry Brownlow, Ernest Bruton, Albert Buchanan, George Burchfield, Charles Burke, Rufus Bush, James Butler.

Garnett Caldwell, Albert Carpenter, Thomas Carr, George Carter, David Cather, Frank Chambers, Floyd Chance, Ellis Chrisman, William Christopher, Arthur Clawson, Marshall Cloud (atty.), Henry Coates, Charles Coit, William Colbert, George Coleman, Benjamin Cookman, Hubert Cooley, Arthur Cornelius, Alfred Covar, Leon Cranston, Logan Crawford, George Curry.

Frank Daley, Alpheus Daniel, Edward Daniels, Arundel Davis, John Dawson, Anthony Deep, George Degen, Forrest DeLong, Robert Dennis, Bernard Dennison, Edward Devine, William Dexter, Louis Dounis, Charles Draper, William Duckert, John Dudley, Winston Dulin, Dr. William Duncan, Jacob Durard, Andrew Duvall, Guy Edgecomb, William Egleston, Marshall Engle, Willis Ellis.

Moses Falk, Charles Farquhar, Guy Ferguson, Walter Ferris, Max Fischer, Joseph Fishman, Teague Fisher, Vernon Fisk, Edward Fitzgerald, Joseph Fleming, William Flood, Richard Ford, Alexander Forrester, Chester Foster, John Freeman, Raymond Fries, George Fuller, Edgar

Gagnon, Henry Gartner, George Gephart, Martin Gibbs, Arthur Gilbert, Henry Gilbert, Edward Gilroy, Willard Gorman, Coleman Gould, William Graham, Bernard Grant, William Greenwald, George Grimes, Allen Hagaman, Oscar Haines, Charles Hanson, John Harlan, Bartlett Harper, James Harrison, Robert Hart, Samuel Harvey, George Hauck, Norman Hawkins, John Hazen, Lyle Hedrick, George Henderson, Henry Hensler, Sam Herold, Chauncey Herrick, William Blatt, James Higgins, Jr., Charles Hinkel, William Holland, Lyle Hoover, Lloyd Hornby, Fred Hubbard, Walter Hudgins, Matthew Hughes, George Hugueley.

Noble Irwin, Richard Jarvis, Benjamin Jenkins, Emil Johanson, David Johnson, William Johnston, Arthur Jones, Bartholomew Kavanagh, Cornelius Kellener, Harry Kellerman, William Koehler, Edward Kott, Chester Kuhn, William Lacy, Benjamin Landon, John Landry, Harold Lane (editor), Joseph Lang, Emil Larson, Harry Lawall, Raymond Leeper, George Lesure, Louis Lift, James Lindeman, John Lindquist, Oliver Littlefield, Frank Livingstone, William Logan, William Love, Charles Lowndes, John Lyons.

Robert Macartney, Samuel McCauley, James McCormick, Arthur McCord, Chris McCormick, James McEvoy, Charles McIlvain, Clarence McKenna, Edward McKinney, Edward McMahon, Henry Malone, Alexander Mann, John Marrow, John Massey, Edgar Maupin, Martin Meehan, Aaron Meredith, Jacob Metsger, Austin Miller, Lorimer Miller, James Mills, Mark Mitchell, Colin Moore, Lyle Morris, James Mosby, William Mullin, John Murray.

Edward Newby, Harry Niebling, Joseph Niermann, Henry Norton, James Nugent, Arthur Oliver, William O'Neill, Lester Osborn, Alfred Ostrander, Thomas Palmer, Ralph Paris, Gordon Parker, Frank Parks, Granville Pearson, Vernon Pierce, James Pepper, Edward Pfister, Walter Porter, Edward Preston, Horace Price, John Quensen, Charles Quiddle, Hugh Quinn, Austin Raub, David Rawley, George Reed, Theodore Rees, Thaddeus Richards, Frank Ring, Henry Robert, Jr., Clarence Roberts, William Robie, Charles H. Robinson, Charles M. Robinson, John Robnett, Jr., David Rodgers, Thomas Ruppert.

Albert Sager, Charles Sanford, Andrew Sandford, Victor Sawyer, George Scheer, Clarence Schooley, Eric Schuler, Joseph Seabury, Frank Sebring, Thomas Seymour, Sidney Sharpe, John Short, William Simmons, George Skinner, David Smith, Harry Smith, Joshua Smith, Merrill Spencer, William Steinbrecher, Jr., Benjamin Stern, Phillip Strieby, Edwin Sweeley.

John Tague, Harry Taylor, Charles Teller, Mark Thatcher, Harvey Thomas, Owen Thomas, Joseph Thompson, J. T. Oran Thompson, John Thornton, John Thrasher, Paul Threlkeld, Charles Townsend, Leigh Travis, Wilmot Trew, Roy Tucker, Robert Turner, Charles Van Clief, Clarence Van Tassel, George Vaughn, Frank Wahlgren, Lyman Ward, Wilfred Ward, John Warwick, George Wathan, Frank Weaver, Harold Welch, Walter Wellsted, Edward Whelan, Frank Whitaker, Chester White, George Whiting, John Whitaker, Albert Wilson (dentist), Philip Wils, George Windsor, Harry Winkler, Ernest Winkler, Frank Wisner, Augustus Wrenn, George Wright, Charles Wurm.

Frank Yager, David Yarnell, William Young.  
 Industrial Companies: No. 3, 22 claims, \$4,590; No. 4, 50 claims, \$11,580; No. 9, 254 claims, \$79,650; No. 10, 81 claims, \$22,108; No. 12, 75 claims, \$14,787; No. 13, 192 claims, \$29,593; No. 14, \$49,059.

## FLORIDA

Total Payments .....\$24,100,000  
 Rank in Payments .....28th  
 Rank in Population .....31st  
 Payments Per Capita .....\$14.67

(For towns with fewer claims see end of list)

## APALACHICOLA—\$39,000

Robert Brinson, William Norton.

## BRADENTON—\$96,000

Ryan Dowling, Archie Inabinette.

## CLEARWATER—\$92,000

Rhoda Appleyard, Mary Berryhill, Charles Collingwood (atty.), James Griffen.

Industrial Company:—No. 1, 1 claim, \$1,000.

## CORAL GABLES—\$126,000

Maurice Milliken; 1 executive, 1 realtor.

## DAYTONA BEACH—\$169,000

Walter Bean, George Gardiner, Thomas Malone, Joseph Sanley (hotel owner).

Industrial Company:—No. 6, 72 claims, \$15,784.

## FORT LAUDERDALE—\$337,000

Ray Bailey, Britton Byrd, John Cheney (atty.), William Dahlquist, Joe Donahue, George Mulholland, Ellsworth Ryder, Abraham Stout, Phillip Sturgis.

Industrial Company:—No. 1, 1 claim, \$1,000.

## The Insurance Money and Insurance Company Both Helped

INDIANA—My experience with life insurance was rather unusual. We lost our farm in the depression and were living on a 400-acre farm owned by an insurance company. We had lived there barely a year when my husband died, leaving me four children, ranging in age from six to 14, and some life insurance. We had a tractor partly paid for, some cattle and 160 acres of growing wheat and had contracted for 145 acres of corn.

Having passed through the experience of losing my home, I determined to fight for my chance. I placed part of the insurance money in a local bank to be used only as a financial background. I then left the remainder with an insurance company at interest. The insurance company who owns the farm gave me a chance to continue to operate, which I think I did very satisfactorily to all concerned. I paid all the debts, a few at a time as the crops matured. I now have a very nice balance in the bank and am able to continue on the farm, have bought some new machinery and still haven't used a cent of my life insurance money. Some day I will use it if we have no serious illness to buy a farm of our own. To any person having financial trouble I would say hold on to your life insurance.—Mrs. McE.

## FORT MYERS—\$88,000

Adrian Goule, William McCallister, Charlie Moore, Jr., Henry Voss.

## FORT PIERCE—\$56,000

James Joiner, James Swindler, Frank Tyler.

## GAINESVILLE—\$198,000

Elroy Callahan, Fred Hampton (atty.), Jennie King, Bill Long, Irene McCreary.

## HOLLYWOOD—\$392,000

Harry Hutchinson, Dr. George Simmons.

## HOMESTEAD—\$57,000

Charles Harper, A. Payne (bank pres.), John Sparkman.  
 Industrial Company:—No. 1, 1 claim, \$1,000.

## JACKSONVILLE—\$2,276,000

Over 92 Ordinary Claims  
 Over 176 Industrial Claims  
 Charles Adam, Enoch Anderson, Victor Beamer (agency mgr., Equitable Life), Eddie Bell, Felix Blackburn, Helen Christian, Joseph DeBelle, James Edmondson, William Fowler (atty.), Charles Gibson, Elmer Haven, Wilma Hoffman, Virgil Hopson, Samuel Jacobson, William Jones, James Kemp, James Lemore (minister), Charles Lindsey, Louis McCormick, Fred McGee, John Mahone, Henry Partridge, Jr., James Petty, Thomas Peddy, Lawrence Powell, Charles Sears, William Stockton (atty.), Thomas Thomas, Sherton Trigg, Oscar Webb, George Wood, Mayre Woodward.

Industrial Companies:—No. 1, 1 claim, \$1,000; No. 6, 149 claims, \$83,553; No. 10, 26 claims, \$4,062.

## LAKELAND—\$165,000

Virgil Sykes; 1 executive, 1 inspector, 1 paper manufacturer, 1 railroad foreman.

## LAKE WORTH—\$88,000

Charles Hegeman, Elsie Chichester, Isidore Glanz, Arthur Powers.

## LARGO—\$95,000

Loomis Hogan, Vernon Lewis, John Norsworthy.

Industrial Company:—No. 1, 1 claim, \$1,000.

## LEESBURG—\$184,000

Stanley Daniels, Abner Fields, Sherman Fields, John Hanley, George Webster, Frank Wilson.

## MAC CLENNY—\$31,000

Charles Barber, Virgil Walker.

## MADISON—\$106,000

Bessie Beeler, Julian Calhoun, Edvild Dyre, Fred Hades, William Maxwell, Isaac Moore, Eula Van Drew.

## MANATEE—\$39,000

Frank Hammond, Samuel Wood.

## MARIANNA—\$92,000

C. Allen, Charlie Cahoon, Benjamin Dickson, Dr. Genous Hodges.

## MIAMI—\$2,196,000

Over 67 Ordinary Claims  
 Over 109 Industrial Claims  
 William Brown (atty.), Jack Druckerman, Walter Duncan (hotel owner), Thomas Eden, John Gardner, Ralph Gravatt, Samuel Harned, Francis

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## TO MEN WHO ARE READY

for agencies of their own

## CHECK THESE POINTS OF EXTRA PROTECTION

- ✓ Assets 10% more than liabilities—double the usual margin of extra protection.
- ✓ Preferred Class rates on Ordinary Life, Limited Pay, Endowment, Term, and Family Income plans.
- ✓ Originators of the Family Income Policy—also complete Family Protection rider for almost any policy.
- ✓ Double Protection Policy providing substantial extra protection to age 65.
- ✓ One-Year-Term Additions—without evidence of insurability—providing an average of \$100 of extra protection for every \$1 of dividend.
- ✓ New 20-Year Term policy with reduced rates for first 5 years—convertible during first 15 years.
- ✓ Change-of-Plan privilege permits Endowment and Limited Pay policyholders to reduce premium to lower than Ordinary Life premiums as of original age—regardless of health or insurability. Limited Pay policies contain guaranteed Endowment option.
- ✓ Unique Educational Income Agreement automatically insures student beneficiary at no extra cost.
- ✓ And—extra protection for the AGENT: A retirement salary on top of regular renewals.

## OPPORTUNITIES NOW OPEN IN:

Connecticut	New Jersey	Pennsylvania
Maryland	New York	Virginia
Massachusetts	Ohio	West Virginia

## Continental American

LIFE INSURANCE COMPANY

WILMINGTON, DELAWARE

W. M. ROTHARMEL, V. P.



## Florida—Continued

Hazelton, Hugh Hopkins (broker), Paul Jeans, Walter Long, Victor Miller (atty.), James Mitchell, S. Mullings, William Nelson, Richard Roberts, George Robertson, Samuel Rogers, Elmer Ryan, William Stevens, Finch Verner, Henry Wasser, W. White, Charles Wright.

Industrial Companies:—No. 6, 71 claims, \$21,687; No. 10, 38 claims, \$8,053.

**MIAMI BEACH—\$1,245,000**

Moses Herman, Clarence McConnell, George Oster, Joseph Wimmer; 1 clothier, 1 ins. agent, 2 retired, 1 salesman, 2 brokers.

**MULBERRY—\$60,000**

William Albrecht, Isaac Soskis.

**ORLANDO—\$433,000**

Joseph Bird, Robert Barksdale, Asa Brown, William Holmes, Grady Horton, Swan Olson, Edward Rosenbalm; 1 contractor, 1 merchant, 1 physician.

Industrial Companies:—No. 1, 4 claims, \$1,872; No. 6, 64 claims, \$11,763; No. 10, 29 claims, \$7,546.

**PALM BEACH—\$1,160,000**

William Sweatt (Heat Regulator Co. executive), Alfred Wagg.

**PALMETTO—\$58,000**

Francis Bennett, Edward McLean.

**PANAMA CITY—\$86,000**

Walter Hobbs, Wiley Metcalf, Frank Nelson, Karl Schneider, Lena Sealy.

**PENSACOLA—\$446,000**

Francis Carter (atty.), Floyd Currie, Claud Hughes (naval aviator), Victor Little, Ralph McPherson, Joseph Manasse, Anderson Middlebrooks, Gamilar Morgan, George Parker, George Reed, Louis Reumont, A. Rigler (naval aviator), Edgar Sturges.

Industrial Companies:—No. 6, 23 claims, \$3,868; No. 10, 37 claims, \$7,582.

**PERRY—\$47,000**

William Hendry (atty.), Edward Hutchings, Eldon Parker.

**PLANT CITY—\$91,000**

Mamie Barnes, John Brown, Thomas Shapard, William Sullivan.

**PUNTA GORDA—\$35,000**

Otto Schauburger, Curtis Whidden.

**QUINCY—\$192,000**

John Bevis, Henry Pierson (dentist), John Rowan, James Stuart, Edward Woodberry.

**ST. AUGUSTINE—\$157,000**

Ada Bernheim, Charles Johnson, Clarence Lyman.

**ST. PETERSBURG—\$749,000**

Henry Brathwaite, Samuel Cassidy, Thomas Collins, Henry Fisher, Stephen Hauser, Jr., Frank Bonasac, George Hutchings, Chalmers Laughner (Vinyo Park Hotel Co. executive), William Miller, Bert Ross, William Smiley, Alfred Tischer, Samuel Weiskopf, George White.

Industrial Company:—No. 1, 1 claim, \$1,500.

**SANFORD—\$83,000**

John Bennett, Phillip Collins, Ezekiel Johnson, Mike Stoinoff.

**SARASOTA—\$186,000**

Owen Burns, Irwin Doxey, J. Harris, Edwin Lamb, Reverdy Wright.

Industrial Company:—No. 1, 1 claim, \$1,000.

**SEBRING—\$75,000**

Willis Layton (clergyman), Playford Naylor, Edward Van Sicker.

**TALLAHASSEE—\$340,000**

Henry Allen, Fred Davis (judge), Robert Lanier, Henry McLeod, Harley Mathers, Louis Whitfield.

Industrial Company:—No. 6, 109 claims, \$21,655.

**TAMPA—\$944,000**

Kyle Alsbrook (dentist), William Brorein, Chapman Carter, Sebastian Casal, Hugh Dawson, John Ganey, Rastie Hardy, Dudley Harris, David Johnstone, Wilbur Kalb, Allison Lastinger, Horace Lowe, Charles Lyons (pres. Lyons Fertilizer Co.), Robert Moore, Carl Olsen, Everett Patterson, Olive Thompson, Thomas Watson.

Industrial Companies:—No. 6, 92 claims, \$20,379; No. 10, 77 claims, \$17,879.

**WEST PALM BEACH—\$214,000**

Wald Brantley, Maylon Burden, Henry Daniels, Sue Gardner, William Kal.

Industrial Company:—No. 6, 46 claims, \$11,260.

**WINTER GARDEN—\$28,000**

Otis Griffin, John Jackson.

**WINTER HAVEN—\$67,000**

Elmer Dowell, Charles Griswold, John Harris, L. Kirkpatrick.

Industrial Company:—No. 1, 1 claim, \$1,000.

**WINTER PARK—\$91,000**

Claude Gary, Anderson McBride, Albert Wells.

**OTHER FLORIDA TOWNS—\$2,327,000**

(Partial list)

Alturas: Brooks Register.—Auburndale: E. Anderson. Bay Pines: G. Hamilton.—Belle Glade: A. Daane.—Boca Raton: J. Brown.—Bradley Junction: J. Norworthy.—Bronson: C. Lindsay.—Carrabelle: E. Gray.—Chattahoochee: W. Bal-

lou.—Chibley: T. Gainer, L. Kent.—Cocunut Grove: A. Highsmith.—Cottage Hill: C. Clayton.—Crestview: F. Brett, C. Wright.—De Funiak Springs: J. West.—Deland: B. Rape, Jr.—Delray Beach: A. Havard, D. Parker.—Dinsmore: E. Hamilton, J. Logan.—Dunedin: S. Hogan, R. Turner.

Eastpoint: W. Russell.—Escambia: N. Guile.—Green Cove Springs: H. Andrews.—Gretna: J. Willis.—Hawthorn: Mildred Waits.—Hialeah: A. Better.—Jasper: A. McKewn.—Jensen: E. Farnell.—Key West: J. Browne (judge), J. Ley; Industrial Company:—No. 6, 30 claims, \$6,816.—Lake Butler: Dr. J. Mann.—Lake City: R. Godbold, J. Markham.—Linden: D. Williford.

Miami Springs: H. Jarrett.—Millton: Dr. A. Smith.—Mims: P. Stanly.—Moore Haven: F. Barbee.—Mount Dora: S. Sadler.—Naples: K. Clarke.—Ocala: J. Horrell, E. Watkins.—Osteen: W. Wood.—Pahokee: W. Cate.—Palatka: W. Carter, Dr. W. Miller.—Pierston: H. Lloyd.—Pleasant: J. Allen. River Junction: W. Bal-lou, Jr.

St. Cloud: M. Morey.—Seffner: M. Wright.—Sharpes: R. Foster.—Shiloh: B. Watton.—Sopchoppy: S. Williams.—Tarpon Springs: S. Bouchlas.—Trenton: Dr. J. Raborn.—Wabasso: W. Graves.—Wau-chula: C. Paige.—W. Lake Wales: J. Hem-ingway.—Wilakaka: J. Lang.—Woodville: G. Rhodes.—Zephyrhills: P. McCoy.

## GEORGIA

Total Payments ..... \$29,300,000

Rank in Payments ..... 21st

Rank in Population ..... 13th

Payments Per Capita ..... \$9.57

(For towns with fewer claims see end of list)

**ALBANY—\$251,000**

Joe Dickson, Joseph Franzos, Luther Fussell, John McNamara, Edward Penn, Henry Rucker.

Industrial Companies:—No. 10, 54 claims, \$9,531; No. 15, 151 claims, \$22,000.

**AMERICUS—\$296,000**

John Council, Chas. Crisp (judge), John Edge, Talulah Leamon, Robert McNeill, Joseph Sutton, John Westbrook.

**ATHENS—\$329,000**

Joseph Brunson, Harrison Holmes, Isaac Hopkins (atty.).

Industrial Company:—No. 10, 107 claims, \$13,423.

**ATLANTA—\$11,862,000**

Over 264 Ordinary Claims

Over 1,336 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$250,000 or over

3—100,000 to \$250,000

7—50,000 to 100,000

6—25,000 to 50,000

31—10,000 to 25,000

Lewis Adler, Wm. Akin (broker), Harry Allen, George Anderson (ins.), Darden Asbury, Wm. Bagwell, Dr. Walter Barber, Walter Bare, Sr., Gordon Bell, Charles Bickerstaff (mgr. Firemans Fund Ins. Co.), George Bird, Wm. Bolton, Bernard Boykin, Richard Burnett (vice-pres. Atlanta Furniture Co.), George Campbell, Sr. (former gen'l agt. Underwriters Salvage Co.), Leslie Carnagy, Herbert Chapman, Joseph Clayton, Wm. Cleveland, Paul Coleman, Glenn Corrocker, Wm. Daughtrey, Henry Edmondson (minister), James Folds, Simon Freitag, Dr. Lewis Gaines, John Hatcock, William Henry, Vincent Howard, Julian Howell, Benjamin Joel, Robert Johnson, Samuel Kinsler, John Lyerly, Wm. Mangham, Levi Massell (Pres. Atlanta Desk & Table Co.), Abraham Minsk, Thomas Moore, Wm. Nelms, Walter Newton, George Nicholson (former Pres. Kansas City Gas Co.), Holland Patterson, Henry Peoples (atty.), Norman Roscoe, Earnest Scurry, Isaac Sinkovitz, Dr. Harvey Smith, Dr. Julius Sommerfeld, Roy Stephenson, David Strauss (vice-pres. Rich's Inc. dept. store), Wm. Terry, Robert Tolbert (dentist), John Toler, George Torrance, Benjamin Upchurch, Frank Veltre, Bernard Weinberg, Benjamin Wildauer (dentist), Harry Willis, Clyde Wylie.

Industrial Companies:—No. 1, 1 claim, \$1,500; No. 6, 24 claims, \$4,630; No. 9, 422 claims, \$105,462; No. 10, 168 claims, \$27,918; No. 12, 11 claims, \$1,300; No. 15, 711 claims, \$112,755.

**AUGUSTA—\$1,534,000**

Eva Boyd, Zellie Davis, Sidney El-Hott, Edward Johnson, Harry Jones (pres. Jones Furniture Co.), W. Jopling, Samuel Martin, James Roberts, John Sheehan, Sr., Orville Verdery (sheriff).

Industrial Companies:—No. 9, 96 claims, \$24,875; No. 10, 59 claims, \$3,743; No. 15, 66 claims, \$15,238.

**BAXLEY—\$49,000**

Willie Crosby; 2 hardware merchants.

**BLACKSHEAR—\$157,000**

Archibald Brantley (pres. Black-shear Bank), Edward Darling.

Names in each town are only a partial list of claims paid during 1937.

## Public Is Well Served by Insurance Program Audits

By RAYMOND W. FRANK

Special Agent, State Mutual Life, Chicago

From the standpoint of the purchaser of life insurance, it has often been said "Get yourself a good life insurance man, arrange a definite life insurance program according to the situation of your life, keep your life insurance intact and you will get someplace."

From the standpoint of the insurance salesman, it can likewise be said, but in reverse, "Get yourself a good audit and program system, establish yourself with quality buyers of insurance and you, also, will get someplace."

The work that competent life insurance men are doing for the public along the lines of programming, auditing and estate conservation, is little appreciated by the public as a whole, but greatly appreciated by the men who have been given these various services. It naturally follows that there must be a great number of advantages from these various services that life insurance men are offering.

## Advantages of Service

Let us look at a few of these advantages.

Few life insurance men are lawyers and being life insurance men, they do not try to do a lawyer's work, yet, the competent life insurance man recognizes the need of a will for his client and induces his client to have a will drawn for himself and also for his wife if necessary. Many life insurance men have lawyers under retainer to draw wills for their clients and, as a result, every year there are thousands of wills written through the influence of life insurance men that probably would never have been executed otherwise.

Again, we find the life insurance man who works from an audit and program standpoint, arranging a life insurance estate that was anything but well arranged before he looked at it. It is not unusual for a life insurance man to uncover a policy that is payable to his client's mother, who has probably been dead for a number of years. Policies are found often with different dates of birth and are headed for direct delay and possible litigation at the death of the insured.

## Special Features Neglected

Large lines of insurance are found under some type of deferred settlement where no thought has been given to the additional monies that would be paid in event death were accidental and the double indemnity feature became opera-

tive. The additional money paid by virtue of an accidental death is just as important as the money paid from the face of a policy. Yet, few people have taken this into consideration in arranging the settlement of their life insurance policies.

Again, you will find many people owning life insurance policies on which they are paying the premium on a quarterly or semi-annual basis. Many times in the same month, a man will be paying several quarterly or semi-annual premiums and of course he is paying the surcharge incidental to policies that are paid other than annual. The life insurance man can suggest that he pay all his policies on an annual basis and prorate his various policies so that his annual premiums will come due at various times of the year convenient for him. I know of one instance where an annual savings of \$400 was effected in this method. Just think, in 10 years this savings would amount to over \$4,000 and in 20 years over \$8,000.

## Safeguard Against Common Disaster

With the increase in traffic accidents, the newspapers daily tell the story of the common disaster. The average life insurance man can leave his office daily and find people owning insurance policies that do not safeguard against common disaster. The thought that his life insurance will be paid to his in-laws or paid to his children via his wife's estate, certainly prompts him to quick action. It costs nothing but intelligent phraseology to avert a situation of this type.

These, and many other things, are what life insurance men are doing for the public in the arranging of their insurance situations. The life insurance man's only compensation is his ability to establish his clientele. His only direct compensation is from the additional insurance that he is able to arrange, but by working on this basis, his average sized policy will double and in some cases triple. In addition, the life underwriter will establish himself as a professional life insurance man with a permanent clientele.

As the agent continues in this method of selling, he will find fewer and fewer agents competing against him and he will also find one thing true—"There are more people in every city who need the services of a good life insurance man than there are good life insurance men to take care of them."

**BLAKELEY—\$52,000**

Clem Bryant, Marcene Chipstead, Dr. Joseph Hand, Thomas Joiner, Robert Stuckey.

**BRUNSWICK—\$87,000**

John Holmes, George Smith.

**CALHOUN—\$37,000**

Thomas Harbin, Mell Jackson, Arthur Lewis.

**CAMILLA—\$96,000**

George Baggs, G. Cochran, Julian Whiting.

**COLUMBUS—\$727,000**

Eugene Allmond, Forest Baird, Carroll Dabaniss (vice-pres. Columbus Iron Works), Claude Dawson, George Grantham, James Houghton, Jack Keene, Charles Lafkowitz, Joseph McClure, Dr. John Mahaney, Lucius Massey, Richard Smith, William Tabb.

Industrial Companies: No. 9, 74 claims, \$16,765; No. 10, 79 claims, \$13,191; No. 15, 189 claims, \$27,084.

**CORDELE—\$79,000**

Ursula Calhoun, Thomas Cox, James Diffie, Wm. Johnson, Frank Miller.

**DAWSON—\$66,000**

Alice Jones; 2 farmers.

**DECATUR—\$83,000**

Wm. Kirby, Sr., Benjamin Reynolds, William Thomason.

**DUBLIN—\$109,000**

James Donaldson, Albert Duncan, Melton Lowery, Erasmus White, Cicero Walker, Jr.

**EASTMAN—\$98,000**

Homer O'Callaghan, St. Clair Smyly, Marvin White, Dr. Beverly Yawn.

**ELLAVILLE—\$30,000**

Leven Causey, Robert Hill, Simpson Jones, Ausey Smith.

**FITZGERALD—\$78,000**

John Nelson, Jacob Paulk, Edgar Wall.

**FORT VALLEY—\$86,000**

Thos. Shepard, Jr., Lonnie Teece.

**GREENVILLE—\$21,000**

Claude Bowles, Lee Evans.

**GRIFFIN—\$189,000**

John Banks (retired mgr. Southern Bell Co.), Joseph Drewry, William Po-teet, Robert Strother.

Industrial Company:—No. 9, 64 claims, \$24,056.

(Continued on next page)

## Georgia—Continued

**HAWKINSVILLE—\$47,000**

Richard Batts, Richard Delamar, John Franklin (dentist).

**HAZELHURST—\$30,000**

Looney Fletcher, Joshua Hinson.

**JONESBORO—\$156,000**

Claud Hutcherson (mfr.); 1 mfr.

**LINCOLNTON—\$29,000**

Benjamin Fortson (vice-pres. of bank), Curry May.

**MCDONOUGH—\$28,000**

James Kimbell, William Crumley, William Green, William Hopkins.

**MAGON—\$1,216,000**Over 54 Ordinary Claims  
Over 339 Industrial Claims

Richard Burden (pres. Burden Smith &amp; Co. dept. store), Omer Coney (ins.), Charles Crawley, Prestiss Derry, Ruth Epting, John Grimes, John Killen (pres. Union Dry Goods Co.), Thomas Kingman, Hector McSirain (broker), Thomas Norman, Julius Otto, Leon Smith (professor), Arthur Terrill, Clyde Wilcher, John Wilson, Jr. (ins.).

Industrial Companies:—No. 9, 73 claims, \$17,190; No. 10, 111 claims, \$18,734; No. 15, 155 claims, \$38,162.

**MARIETTA—\$320,000**

Wm. Flernna, Ralph Hancock, James Williams (capitalist).

**MILLEN—\$69,000**

John Boland, Heywood Cox, Henry Holland, Newton Reynolds, Ezra Wiggins.

**MOULTRIE—\$81,000**

Irene Bennett, Raymond Register.

**PAVO—\$14,000**

William Bryan, Arthur Greene, Arthur Wilson.

**ROME—\$288,000**

Fred Brock, Marion Jones, Henry Kilgore, John Knight, Joseph Mullenax, Mel Nelson, James Payne, Howard Whitfield.

Industrial Companies:—No. 10, 156 claims, \$31,026; No. 15, 122 claims, \$29,788.

**SAVANNAH—\$989,000**

John Balmer, James Barfield, William Chalmers, Luther DeLoach, Harry Dodd (mgr. Lucas Theater Co.), Renty Edwards, Edward Hotte, Gustavus Orr, Frank Palmer.

Industrial Companies:—No. 9, 90 claims, \$27,756; No. 10, 41 claims, \$8,756; No. 15, 88 claims, \$12,301.

**SOPORTON—\$37,000**

Abram Estroff; 2 farmers.

**STATESBORO—\$52,000**

Ada Hagin; 1 druggist, 1 machinist.

**SYLVANIA—\$23,000**

Samuel Mims, Charlie Scott, Wilburn Zeagler.

**TENNILLE—\$25,000**

George Cochran, Philip Cook, William Elton.

**THOMASVILLE—\$158,000**

Archie Lacy, Maude Palmer.

**THOMSON—\$48,000**

Walter Branan, Hugh Norris, B. Wall.

**TIPTON—\$37,000**

Lora Boutwell, Benjamin Clegg, Ivan Morgan.

**VALDOSTA—\$266,000**

David Almand, Paul Byck, Arthur Davis (ins.), H. DeLaney, George DeLoach, Johnnie Jenkins, Ossie Flowden, Edward Smith, Omer Taylor, Joseph Valotton.

**WARRENTON—\$18,000**

Henry Silas; 1 banker, 1 school supt.

**WASHINGTON—\$33,000**

Edward Barnett, Tillman Kendrick.

**WAYCROSS—\$129,000**

James Cockmon, Lee Deets, John Gibbs, Addie Henderson, Geo. Moses, Jesse Noles, Styles Scarlett, Lester Strickland, George Youmans.

**WRENS—\$96,000**

Benjamin Walker; 1 retired judge.

**WRIGHTSVILLE—\$39,000**

Alonzo Hatcher (atty.), Joseph Webb.

**OTHER GEORGIA TOWNS—\$3,127,000 (Partial list)**

Adel: J. Carson, B. Young.—Adrian: Dr. G. Youmans.—Alma: J. Tay-

lor.—Alvaton: D. Black.—Ashburn: B. Cockrell. ●Bainbridge: J. Smith.—Barwick: F. Bowlan.—Blue Ridge: J. Bell.—Bridgeboro: Wm. Ivey.—Brookhaven: C. Harris.—Buena: J. Halley. ●Cadwell: Wm. Warren.—Cairo: L. Merritt, Chas. Muggridge.—Carrollton: N. Weems.—Clarkston: M. McGehee.—Clem: M. Taylor.—Cochran: G. Legg.—Colbert: M. Hardman.—College Park: W. Gibson.—Concord: E. Crawford.—Cummings: H. Brewer.—Cuthbert: I. Peak. ●Damascus: E. Hightower (dentist).—Deering: S. McGehee.—Doerun: E. O'Brien.—Donalsonville: Ethel Cummings, C. Reynolds. ●East Point: Josie Gunter, Wm. Hasty.—Eatonville: C. Ballard.—Elko: E. Marr.—Elberton: R. Rice.—Ellijay: J. Jett.—Emerson: D. Wilson.—Emma: W. Crane.—Epworth: J. Queen. ●Fairburn: M. Word.—Farmington: H. Murrow.—Forsyth: Dr. J. Elrod.—Fort Benning: S. Higgins.—Fort Gaines: E. Hobbs. ●Gainesville: M. Taylor.—Glenwood: J. McDaniel.

●Hahira: H. Gaskins.—Hampton: Henry Moore.—Harlem: Addie McNain, Robert Wallace.—Hillsboro: G. Fullerton.—Hogansville: G. Matthews. ●Jackson: Chas. Buchanan, Wm. Vaughn. ●La Grange: T. Key, C. Matthews; Industrial Companies:—No. 9, 43 claims, \$9,871; No. 10, 66 claims, \$10,052.—Lake Park: M. Corbett.—Leesburg: Dr. O. Statham.—Linton: H. Napoleon.—Ludowici: L. Mitcham.—Lyons: W. Mason. ●Manchester: T. Moon.—Mansfield: Wm. Benton. ●Meigs: J. Boswell, Jr. ●Lavinia Glenn.—Midville: R. Wasden.—Montezuma: C. Baldwin.—Monticello: T. Allen.—Morgan: J. Aycock. ●Nahunta: Wm. Howard.—Newton: R. Odum (atty.).—Nicholls: Dr. Daniel Meeks. ●Oglethorpe: T. Webb. ●Pelham: A. Vann, Wm. West.

Perkins: Dr. J. Cates.—Powder Springs: R. Parr.—Pulaski: Wm. Hargrove. ●Reidsville: L. Rogers.—Rock Spring: W. Carville, Fannie Williams.—Royston: I. Farham. ●Sandersville: P. Cook.—Sardis: F. Rogers, Florence Parker.—Sea Island: H. Coffin (board chrm. Sea Island Co. &amp; South Eastern Cottons Inc.).—Summit: W. Winn.—Summer: J. McGee.—Swainsboro: R. Moore, Wm. Vann.—Sylvester: I. Moree. ●Talbotton: U. Couch, M. Morgan.—Tignall: Dr. R. McNeill.—Toccoa: J. Bond, E. Harrison.—Trenton: J. Lichten. ●Unadilla: J. Platt. ●Vidalia: F. Omberg. ●Warehos: H. Morris.—Waynesboro: Wm. Daniel.—Woodbury: A. O'Neal.

## IDAHO

Total Payments ..... \$4,200,000  
Rank in Payments ..... 46th  
Rank in Population ..... 43rd  
Payments Per Capita ..... \$8.66

(For towns with fewer claims see end of list)

**ABERDEEN—\$18,000**

Clyde Crippin, Fritz Peterson.

**BLACKFOOT—\$20,000**

John Bowman, Albert Gardner.

**BOISE—\$477,000**

Samuel Baird, Rinaldo Baker, Vivian Baldwin, George Batchelder, Wm. Crawford, Frank Johnson (chairman of board of Idaho Power Co.), Earnest Kiersted, Christian Moerler, Joseph Mutchler, Max Sarlet, Dr. John Springer, Frank Wilper.

**BUHL—\$27,000**

Walter Haack, Percy Payne, Hilary Podraza, Taylor Shriver.

**BURLEY—\$31,000**

Vaughn Harper, David Johnson, Wm. Manning, Arney Peterson, Frank Smith.

**CALDWELL—\$60,000**

Jesse Curtis, Charles Rohm, Verdella Thomas, Houston Wilson.

**COUER D'ALENE—\$23,000**

Ida Dolf, Charles Dye, Frederick Johnson, Sam Roseborough.

**EMMETT—\$26,000**

Gedeon Gratton, Wm. Harper.

**GOODING—\$15,000**

John Evans, M. McNaughton, Solomon Shupe.

**KELLOGG—\$36,000**

Lois Hougland, George Lamielle, Robert Pung.

**LEWISTON—\$43,000**

John Fenton, Charles Hahn, John Heasley, Phoebe Housh, Daniel Johnson.

**MOSCOW—\$98,000**

Sidney Bates, Wilbur Brotherton, Gilbert Iverson, Justin Harsh, Emil Jackle, Thomas McBryde (dentist), George Miller (English professor), Preston Morris.

**NAMPA—\$82,000**

Robt. Glasscock, Alexander McAlevy.

**OAKLEY—\$17,000**

Clarence Griffith, Solomon Worthington.

**POCATELLO—\$83,000**

Allan Bloomquist, Lula Eschler, Lennis Glover, Samuel Kline, Ida Watson.

**RUPERT—\$34,000**

John Daly, Dorothy Putnam Demary, Frank Toevs.

**SANDPOINT—\$58,000**

Albert Heinzerling, James Madison, Vedar Anderson.

**TWIN FALLS—\$152,000**

Adam Barclay, John Brown, Walter Doss, Floyd Lyons, J. Lloyd Ryan, Floyd Titus, Charles Weaver, Dr. Charles Wetherbee.

**WALLACE—\$81,000**

Paul Leuschel (banker), Elmer Roberts, Edgar Wood.

**OTHER IDAHO TOWNS—\$627,000 (Partial list)**

●Almo: A. Wilcox. ●Bear: T. Warner.—Bonners Ferry: Dr. E. Fry.—Burke: T. Jones. ●Craigmont: R. Damrose, J. Westfall.—Culdesac: Dr. G. Gagnard. ●Driggs: P. Sorenson. ●Elba: S. Jones. ●Gem: O. Carlson, P. Schupp.—Grangeville: R. Markham. ●Hagerman: Charlotte Condit.—Hope: C. Olson. ●Howe: H. Snodgrass. ●Idaho City: L. Gorman. ●Idaho

**"In All Probability, Had There Been No Insurance, Both Our Home and Business Would Have Been Lost"**

ARKANSAS—My husband owned and operated a drug-store for twenty-six years and was prominently identified in all social, civic and business activities of the city. For the 25 years of our married life, my husband always had adequate life insurance protection both for me and for the children. As the children arrived at maturity, my husband canceled some of his insurance, as there was need at that time for cash.

The actual illness was short, yet the expense was considerable and but for the insurance money the bills would have been very difficult for the family to meet. However, all hospital and funeral expenses were promptly taken care of because of the insurance money.

Not wanting to use all the insurance money if it were not necessary, we gave much thought to the spending of it so that it would provide the protection and aid it was intended for. After much consideration we paid off the mortgage on our home, thus assuring us a roof over our heads. After using some of the money in the business we still had a considerable amount untouched. This amount is still with the insurance company drawing interest that will be added to the principal against the time when we shall need it.

By having ready cash we were able to keep the drug-store. The income from this, supplemented by the reserve insurance money, will enable me to live comfortably and help the boys finish their education. This will keep me independent, as my oldest child is married and my greatest responsibility is to help my sons prepare themselves for the future.

As a further proof of my husband's concern and care for his family, and his belief in insurance, both myself and the children have insurance policies. In all probability, had there been no insurance, both our home and business would have been lost, meaning that both the boys and I would have been forced to begin work immediately.

Now that we have had definite first hand experience with life insurance benefits, we fully realize that its protection is something everyone should have. Used rightly, in ways that a reliable agent can advise you, it will mean security and happiness. We used what we had to and are letting the balance work for us. With the insurance company it is safe and secure, daily drawing interest for us.—Mrs. Stevenson.

Falls: B. Gesas.—Iden: H. Shannon. ●Jerome: G. Hawbecker, Kimberly: M. Pollard. ●Lapwai: R. Watt. ●Midvale: J. Keithly.—Mountain Home: H. Eaton, T. Grayson. ●Orofino: H. Bobbitt. ●Paris: H. Smedley.—Parma: M. Rose.—Paul: L. Hicks.—Payette: V. Earp (postmaster), J. War-nock.—Preston: J. Barrington.—Priest River: T. Tedford. ●Rigby: G. Taylor. ●St. Anthony: Mrs. M. Burbank, S. Hanson.—Shoshone: H. Heist.—Springfield: H. Chandler.—Sugar City: R. Pincock. ●Victor: L. Hatch. ●Weippe: F. Sonnek.—Weiser: C. Glascock, W. Graham.—Winchester: L. Johnson.

## ILLINOIS

Total Payments ..... \$229,000,000  
Rank in Payments ..... 3rd  
Rank in Population ..... 3rd  
Payments Per Capita ..... \$29.19

(For towns with fewer claims see end of list)

**ALBION—\$38,000**

John Bright (minister), Maud Crackel, Ellen Fewkes, Edgar Roosevelt.

**ALTAHONT—\$26,000**

Wm. Berg, Cecil Logue.

**ALTON—\$281,000**

Claude Ashlock, Patrick Dillon, Frank Eischen, Arthur Gerber, Wm. Hancock, Jessie Harbord, John Hetge, Frank Manns, Henry Ringemann, Wm. Sherwood, Kenneth Thaxton.

**ALTONA—\$16,000**

John Andrews, John Honsen.

**ANTIOCH—\$52,000**

Andrew Yynch, John Schaer, Herbert Vos.

**ARLINGTON HEIGHTS—\$44,000**

Theo. Decker, Herman Koopman, Geo. Schaefer, Julius Wytrykus.

**ASSUMPTION—\$39,000**

Susie Bockemeyer, Virgil Hubner, Tranna Shafer.

**AURORA—\$761,000**Over 77 Ordinary Claims  
Over 74 Industrial Claims

Over John Agen, Albert Anderson, Peter Assell, John Badry, Dr. Edward Banker, Tim Biever (banker), Wm. Blessing, Clarence Brownson, Chas. Cain, Harry Dale, Cyrus Furnas, Nathan Ginsburg, Julius Harbacek, Paul Healey, Chas. Hummel, Chas. Kimbark, James Laing, Eugene Montgomery, Chas. Nadelhoff, Leo Pallet, Ronald Paulson (ins.), Carl Schaidt, Nicholas Schroeder, Fred Shearer (atty.), Henry Smith, Frank Superpaw, Geo. Warde, John Weber, Louis Zilly. Industrial Company:—No. 8, 74 claims, \$20,072.

**BEARDSTOWN—\$298,000**

Sammy Baldwin, A. Coil, Chas. Goveia, Joseph Lowe, Christian Ruppel, Clarence White.

**BELLEVIEW—\$316,000**

Anthony Brenfleck, Jos. Cordie, Nikolaus Haas, Bernhard Merck, Carlyle Phillips, Wm. Rinch, Philip Sopp, Victor Westkamp.

**BENTON—\$85,000**

Wm. Jackson, Bill Larson, Harry Stotlar.

**BERWYN—\$317,000**

Edward Adamski, Josef Kriz, John Love, Herbert MacDonald, Alice Main, Chas. Palicka, Joseph Percival, Harry Tobey.

**BLOOMINGTON—\$519,000**Over 49 Ordinary Claims  
Gustav Anderson, Ed. Casteel, Frank Frederickson, Perry Henderson, Chas. Ives, C. Kawitter, Milton Livingston, James McDermand, John McGraw, Nettie Mitchell, Wm. Murch, Will Nicholson, Amelia Painter, Wm. Robertson, Donald Starr (ins.), Harry Stern, Fred Thomas, Richard Ward, John Weaver.**BLUE ISLAND—\$174,000**

Henry Klein (broker), Katherine Krueger, Henry Schulz.

**CAIRO—\$226,000**

Henderson Downing, John Glynn, Vance Malone.

**CALUMET CITY—\$160,000**

Mary Lipscombe, John Orth, Richard Slater.

**CANTON—\$97,000**

Glen Cole, Horace Conrad, Clarence Oakes, Roy Roberts, Clarence Snively, Ernest Vittum.

**CARLINVILLE—\$55,000**

Frederick Breyman, Geo. Denby, Wm. Kuester, Joe Schwab.

**CARMI—\$54,000**

Warren McCarty, Sr., Ralph Renshaw, John Ude.

**CARROLLTON—\$29,000**

John Caherty, Michael Kilroy, Walter Long, Henry Rowe, S. Elmer Simpson.

(Continued on next page)

## GOVERNOR CLARK COMMENTS

In commenting on the life insurance payments in Idaho last year, Governor Barzilla W. Clark said:

"I take pleasure in paying tribute to the benefits of life insurance, realizing that it is indispensable in most families. I believe Idaho as a whole has demonstrated its belief in this method of savings and in creating estates and I am sure life insurance in all of its phases has contributed greatly to the upbuilding of this and the sister commonwealths."

Names in each town are only a partial list of claims paid during 1937.



## Illinois—Continued

**CARTHAGE—\$47,000**

Thos. Kirby, Francis Noel, Silas Stowe.

**CASEY—\$28,000**

Laura Cochonour, Elisha Hudson, Arizona Walters.

**Rockwood S. Edwards**

General Agent

**Aetna Life Ins. Co.**

1 N. La Salle St., Chicago, Ill.

Ask About the Aetna's New  
"Double Protection Policy"

**CENTRALIA—\$137,000**

Lena Carter, Louise Sundermeyer.

**CHAMPAIGN—\$592,000**

Chas. Bell, John Grounds, Orville Hughes, Henning Johnson, Frank McCauley, Harold McCord, Chas. Nunan, John Rome, Thomas Stephens, Robt. Vredenburgh, Albert Williams.

Industrial Company:—No. 7, \$1,200.

**CHESTER—\$46,000**

Emanuel Bellman, Thomas Smith, Michael Surman.

**W. Stancliff Fuller**

Manager Ordinary Department

**Prudential Ins. Co. of America**

Rooms 1245-51

135 So. La Salle Street

Chicago, Illinois

Home Office, Newark, N. J.

**CHICAGO—\$106,716,000**

Over 2,708 Ordinary Claims

Over 4,346 Industrial Claims

**CLAIMS BY AMOUNTS:**

3—\$250,000 or over  
9—100,000 to \$250,000  
35—50,000 to 100,000  
63—25,000 to 50,000  
149—10,000 to 25,000  
207—5,000 to 10,000  
341—3,000 to 5,000  
436—2,000; 1,465—\$1,000

Evor Abram, Justin Adams, Arthur Allais (pres. Columbus Mining Co.), Carl Allen, Robt. Altman, Albe Amburgh,

**Wm. M. Houze**

General Agent

**John Hancock Mutual Life Ins. Co.**

1 No. La Salle Street  
Chicago, Illinois

Henry Ameson, Henry Anderson, Stephen Anderson, Anton Asbach, Harry Ashbaugh, Thos. Bacheller, Ed. Baening, Lawrence Baer, Clarence Banks, Carroll Bardon, Joshua Barker, Anthony Barrett, Geo. Barrett (atty.), Curtis Bartel, Geo. Barton, Jr. (atty.), Harry Barton, Lester Bauer (atty.), Ripley Baylies, Clarence Beck, Emory Beird, Paul Benner, Jos. Bennett, Millard Bennett, Alfred Bensinger, Layton Bentley, Andrew Berg, Samuel Bernfield, Hyman Bernstein, Joseph Blake, Thomas Blake, John Blindauer, Anton Bober, Ernest Boehme, Adam Bohling, Norris Bokum (Bokum & Dingle Gen. Agents Mass. Mut.), Frank Bolens, Roland Borden, Peter Boucher, Arthur Bourgeau, Harry Bowers, Wm. Brawar, Geo.

**E. W. Hughes**

General Agent

**Massachusetts Mutual Life Ins. Co.**

Suite 1616 One La Salle Building  
Chicago Phone RAN. 0060

Bratt, Geo. Breen, James Brennan, Helmer Bromstad, Everett Brown, John Bruen, John Buckley, Theodore Buettner, Everett Bullis, Emil Bunkert, Jr., John Burke, James Burke, Harry Buton, Richard Butler, Martin Byrne.

Wm. Caler, Chas. Campbell (member board of trade), Andrew Carey, Axel Carlson, Joseph Carr, Dennis Carroll, Rev. George Carswell, Chas. Chadwick, Joseph Clear, Leon Claudin, Henry Clerkin, Wm. Collins, Willis Conant, J. Condit (atty.), John Connery (hotel owner), Louis Contzen, James Cooney, Benjamin Cory, Lawrence Cosgrove, James Coyne, James Cullen, Anthony Cummins, Wm. Cunnea (atty.), John Curran, Wallace Current, Dr. Harold Da Costa, Anders Dahlgren, Wm. Daley, Geo. Davie Jr. (treas. Shoetree Mfg. Co.), Robt. Deneen, Henry Denkelberg Sr., Chas. DeRoule, Frank Devine, Frank Dillenburgh, Dr. Yeros Doodakyan, Michael Doty, Chas. Douglas

**Found That Creditors Have Multiplied Greatly**

At first blush, one is repulsed to hear tell of benefiting from death. Of course we suffer a tremendous loss when we lose a dear one, but I am now speaking in terms of material things. The hurt of losing a loved one is real. But when the funeral is over and we regain control after the daze of powerful emotional stress, the presence of our constant companions throughout life—our creditors—does not do much to fill the loss we have suffered. What is more we find our creditors have multiplied greatly. The newest members of the group being the undertaker, the doctor the Cemetery Association, and the Monument Co. At that moment, insurance becomes important.

My personal experience was to find that the six surviving members of my immediate family were in a serious predicament. No one in the family was employed. We had been quite comfortable on the income from a business which my late father had owned and managed for 20 years. There were several pieces of property left as well, but, they were already mortgaged and not very productive especially in those times of recession. Everything would have been lost were it not for the insurance money paid us.

As for the business we could not obtain the same credit terms that my late father enjoyed and as a result a considerable amount of cash was necessary immediately for the operation of the business. All other cash was tied up awaiting letters of administration.

Then again, we were able to extend our operations and open many new accounts, extend credit to them and derive all the benefits that go with increased volume in a business that has fixed overhead expenses. Furthermore, we found that several of the fixtures in the plant had been bought on time and the indebtedness was to run for a considerable amount of time. After negotiations, all this indebtedness was satisfied at discounts from 15 to 25 percent—all made possible by the assistance of the insurance fund.

Then there was a parcel of property on the west side of N. Y. which was a very small income-earner and especially unproductive because of a first mortgage which bore 6 percent interest. We paid up that mortgage with insurance funds and the savings in interest which result make the property yield a net profit each year. Because the insurance fund was available we were able to have all the repairs done promptly.

The other property we own is our two family house where we live. It had a similar first mortgage. We used insurance funds to pay that off. Now we save \$250.00 a year on that piece of property.

One of the insurance policies was drawn so that in case of death the beneficiaries could leave the money on deposit with the insurance company and get 3½ percent dividend payments payable quarterly. Figuratively speaking, dad sends us this handsome dividend check every three months which pays our household expenses for us.

Dad is still with us in memory, and what is just as important in this cold dollar and cents world, he came back to pay off our mortgages, supply funds for discounting business debts and extending our operations to new profitable accounts, pay for my younger brothers college education, pay our household expenses, and (as if that were not enough) he has deposited a considerable amount of cash in savings banks to meet any emergency that may come up.—N. Cutler, Adm. of Estate of Louis Cutler.

(major U. S. Army), Chester Drahli, Moise Dreyfus (pres. Metal Co.), Thos. Duffy, James Duignan, Chas. Durwell.

Anthony Eagle (retired), Carl Ebert Jr., Joseph Elger, Clarence Elerding, Martin Engel, Andrew Erhart, Clarence Estes (former vice-pres. Illinois Merchants Trust Co.), Wm. Farquharson (sec. dental school), James Farrell, John Fink, Daniel Fodge Jr., John Forman, Walter

(Continued on next page)

# PROGRESSIVE STRONG

Write if interested in a  
Permanent Connection



**NORTH AMERICAN LIFE INSURANCE COMPANY**

**E. S. ASHBROOK**  
President

**OF CHICAGO.**

**PAUL McNAMARA**  
Vice-President

**JOHN H. McNAMARA**  
Founder

North American Building, Chicago, Illinois

## Are Your Clients Half Insured?

The man or woman with adequate life insurance still has only half insured his or her personal risks.

The policyholder's own old age may be safeguarded and the future of beneficiaries provided for—but what will happen if sickness or injury rob him of earning power during his productive years?

It is the duty of every insurance man to offer full coverage of ALL risks, and you can only do this when you write both Life and Accident-Health Insurance.

Federal Life . . . Chicago's Oldest Legal Reserve Life Insurance Company . . . offers dual opportunities for its field men because this Company writes both forms of human protection. This dual opportunity not only enables you to fulfill your obligation to your client, but materially increases your earning capacity.

Confidential correspondence from reputable, qualified men and women, seeking an opportunity to build a business of their own, is solicited.

**Federal Life Insurance Company**  
**ISAAC MILLER HAMILTON, President**  
**CHICAGO, ILLINOIS**

Names in each town are only a partial list of claims paid during 1937.

## Illinois—Continued

Forrest, Robt. Freeberg, Dr. Arthur Frey, Oscar Friedman, James Furlong, Fred Gamber, Leo Gape (realtor), Chas. Gardner, Wm. Garrud, Jacob Gels, Percy Gerhart, Phillip Giesler, John Gill, Alison Gilmore, Thomas Gilroy, Elmer Glenn, Reginald Goodman, Walter Goodwillie (pres. Atlas Box Co.), Chas. Gorman, Geo. Gottschalk, Ernest Graham, Wm. Griesemer, James Groves, Leban Guernsey.

Walter Hall, John Halley (ins.), Thomas Halley (ins.), James Hamill, Jr., Raymon Hampe, Rudolph Hannibal, Myrick Harding (asst. mgr. Armour & Co.), Lester Hardy, Alexander Harroun, Oscar Hart, Charles Hasterlik (pres. Best Brew-

E. E. Lamb  
General Agent

Columbian National Life Ins. Co.

135 So. La Salle Street  
Chicago, Illinois

ing Co.), Roderick Hathaway, W. Hauslein (pres. Mandell Mfg. Co.), Howard Hayes (att.), Thomas Heffernan, Wm. Helsel, Henry Hendriks, Thomas Hennessey (hotel manager), Joseph Herner, Louis Herrick, Julian Hilborn, Smith Hinman, Chas. Holzapfel (pres. Peerless Lithographing Co.), David Honsaker (minister), Dr. Ludwig Hooze, Jonas Hoover, Chas. Hopkins, Walter Horn, Chas. How, Dr. Thomas Hughes, George Hunt, Harry Hunter.

D. Johnson, Harry Johnson (musician), Gottfried Kaiser, Joseph Kaiser Jr., Frank Kamka, Chas. Kammerlander Jr., Chas. Kanera, Herbert Kappelman, Joseph Kasper, Harry Katz, Wm. Keeley, John Keenan, James Kelly (judge), James Kennedy, Chas. Kletzman, Frank Kimball, Harold King (banker), Russell King, Gustav Kittel, Willert Kressman, Michael Kuntner, Henry Kurz, Geo. Kussmaul, Michael Laden, Edward Landell, Chas. Langmayer, Isaac Lassers (pres. King Cole Breweries), John Leahy, John

Marc. A. Law  
General Agent

National Life Ins. Co.

1 No. La Salle Street  
Chicago, Illinois**"Life Insurance the Only Part That Paid One Hundred Cents on the Dollar"**

CHICAGO—At the time of my husband's death his life insurance totalled approximately thirty percent of his estate, but was the only part of his estate that paid one hundred cents on the dollar. Another thirty percent was composed of First Mortgage Real Estate Gold Bonds, now currently quoted at about twenty to fifty percent of their face value, and producing practically no income, the remaining odd thirty percent was composed of some of the best common stocks known on which the income averages less than two percent, and within two weeks prior to his death until a few weeks after, depreciated some twenty percent, at a time when I urgently needed additional cash, particularly because at that time also, and since then, due to another family problem I have been called upon to render vitally necessary financial aid.

Were it not for the life insurance money I so promptly received I should have found it absolutely necessary to dispose of some of my other assets at tremendous losses.

My husband was unable to purchase additional life insurance for some twenty years prior to his death due to a medical condition, otherwise his insurance estate would have been much larger, so that the percentage indicated relative to that part of his estate does not mean that he "thought he had enough," but that though he wanted more, he couldn't get it.

In my case not only did life insurance money prevent a serious financial loss due to investment depreciation, and a loss which I could never have made up, but it also provided for a wholly unexpected contingency.—Mrs. O. D. W.

Leider, Wm. Leon, Robt. Lewis, Samuel Lewis, Glen Lincoln, Dr. Charles Lindsay, James Liston, Edward Loaney, Frank Logan (retired capitalist), Case Longdon, Dr. Albert Lowenthal, John Lucin, Dr. Ed. Luehr, Chas. Luther.

James MacKenzie, Wm. McCaffrey, Frank McCarthy, Harry McCarthy, Robt. McCrae, Thos. J. McDevitt (priest), Thomas McElin, Donald McGilvray (att.), Michael McGovern, Mathew McGrath (pres. Premier Engraving Co.), Roger McGrath, Fred McIntosh, Wm. McKay, Edwin McKillip, James McLaughlin Sr., Clarence McNeely, James McNichol,

## Charles O. Reynolds Co.

Lincoln National Life

2120 Field Building  
135 So. La Salle Street  
Chicago, Ill.

George Maher, Chas. Major, Geo. Malon, Ed. Mansfield, John Marley, Joseph Marinek, Louis Marinband, Arno Maurer, John Maze, James Melvin, Paul Merrill (publisher), John Meyer, Mathew Miller, Clarence Milner, Geo. Milner, Joseph Molitor, John Mooney, Martin Moran, John Morris, Richard Mourning, Daniel Mulvihill, Harvey Murray.

Samuel Nest (retired), Samuel Natenberg, Wm. Neil, Harry Neuburger (att.), Alfred Newberry (clergyman), George Nichols, Matthew Nolan, Michael Norris, Bartholomew O'Brien, Ed. O'Con-

## Stumes &amp; Loeb

General Agents

Penn Mutual Life Ins. Co.

1 No. La Salle Street  
Chicago, Illinois

nell, Philip O'Connell, Wm. O'Day, Wm. O'Donnell, Oluf Olsen, John Ott, Moses Ottenheimer (ins.), Joseph Owens.

John Palasch, Paul Pape, Elon Parker (manager General Tire & Rubber Co.), Wilbur Perkins, Frederick Phillips, Geo. Polston, Carl Potter, Wm. Preib (ins.), Joseph Pumper.

Samuel Ralsman, John Rattray, Ed. Ray, Frederick Rech, Geo. Redman, Philip Renwald, Thomas Reynolds, Fred Rice, Paul Richard, Joseph Robarty, James Rochford, Herman Roll, Edward Roten, Chas. Roubik (banker), Joseph Roycroft,

## Williamson &amp; Wellbeloved

General Agents

Connecticut Mutual Life Ins. Co.

110 So. Dearborn St.  
Chicago, Illinois

Elmer Ruhl, Raymond Ryan Sr., Urban Ryan.

Maurice Sanger, John Savage, Rev. Patrick Scanlon, Geo. Schell, David Schnitzer (published), Francis Schreiner, Leslie Scott, John Sellers, Frank Sharp (att.), Frank Shipman (medical director), Max Shulman (att.), John Sill, Herbert Slaughter (professor), Nicolai Slettebak, Dr. Jos. Smyth, Alfred Snyder, Henry Sonengren, Waldemar Sorensen, Louis Specht, Rudolph Spies, Wm. Stahl, Michael Stanton, Dr. Wm. Stearns, Henry Stoffels, Leon Stone, Clinton Stover, Dr. Richard Street, Carl Strey, Bartholomew Sullivan, Louis Swift (retired, former pres. Swift & Co.).

Lawrence Tauber, Wm. Thomas, George Thompson (dentist), Chas. Thoren,

## Charles J. Zimmerman

General Agent

Connecticut Mutual Life Ins. Co.

1 No. La Salle Street  
Chicago, Illinois

Albert Thorson, Homer Tinsman (att.), Richard Traxel, John Tront, Geo. Tschapat, Fred Tubbs, George Tuttle, Wm. Underwood, Claude VanNorman, Stanley Vesely (att.), Albert Vollintine (att.).

Wm. Waddell, Samuel Wald, Philip Ward, Henry Warpack Sr., Walter Washburne, Emil Wasilik, Hathaway Watson (broker & treas. Federal Securities Corp.), Adolph Weiss (leather manufacturer), Dr. Oscar Whalin, Robt. Whitten Jr., Carl Winterhoff (actor), Antone Wolfe, Joseph Wolf, Jerome Wolfert, Martin Wood, Rev. Emil Zapf, George Ziegler.

Industrial Companies:—No. 8, 2,147 claims, \$561,898; No. 12, 353 claims, \$55,567; No. 15, 521 claims, \$110,309; No. 16, 1,325 claims, \$331,819.

## CICERO—\$217,000

James Andel, Edward Cerny, Henry Ciolek, Arthur Ginsburg, Julius Goldschmidt, Jacob Horacek, Andrew Sauer, Joseph Turek (ins.), Wm. Walters. Industrial Company:—No. 8, 60 claims, \$11,646.

## CLINTON—\$91,000

Wm. Clark, Francis Farrell, Ernest Shields, Louis William (att.).

## DANVILLE—\$536,000

Ingram Anderson, Harry Boord, Wm. Bowman, John Britt, Wm. Dettman, Harry Dunning, John Ecker, Chas. Feldkamp, Cloe French, Dr. Solomon Jones, Absalom Lawwill, Geo. Liese, Walter Matthews, Geo. Shelby, Frederick Tyson (pres. Fidelity Loan Co.).

## DECATUR—\$977,000

Over 55 Ordinary Claims  
Arthur Birt, J. Blackburn, Warren Bonner, John Bowman, Geo. Burr, James Carvet, Dorsey Comer, Thos. Dempsey, Fred Dresback, Joseph Gregory, Jesse Hart, Robert Hunt (pres. Decatur Water Supply Co.), Edwin Jokisch, Philip Macklin (postmaster), John Mooney, Wm. Murphy, Robt. Schudel, Wm. Wallender, George Zeigler.

## DEKALE—\$149,000

Michael Gordon, John McCabe.

## DES PLAINES—\$95,000

Edwin Baker, Clement Brownell, Barney Franzen, Robt. Freeberg.

## DIXON—\$99,000

Fred Kader, Peter Port, Lester Rhodes, Wm. Stevens, Wm. Weisz.

## DOWNESS GROVE—\$136,000

Leo Dolan (att.), Will Potter, Stanley Weller.

## DUQUOIN—\$40,000

Katherine Koerner, Ollie Stapp, Maryett Wheeler.

## DWIGHT—\$48,000

Nels Anderson, Delbert Bowers, Frank Edwards, Richard Gerenz, Edgar Weart (dentist).

## EAST ALTON—\$46,000

Earl Fairbanks, Thos. Postlewaite.

## EAST MOLINE—\$76,000

Celina DeDoncker, Nicolaus Hauschild.

## EAST ST. LOUIS—\$1,245,000

Judson Boughter, Patrick Broderick, Francis Brumagim, Ford Buck, Wm. Fallon, Patrick Horan, Veda Howland, John Kay, John Keeley, Ed. Klein, Victor Lukas Jr., Chas. Max, Marlin Pea, John Purcell, Lawrence Ramsey, Herman Roewe, Chas. Willock, Wm. Woodside, Wm. Wright.

Industrial Companies:—No. 8, 333 claims, \$82,922; No. 12, 36 claims, \$6,328; No. 16, 112 claims, \$30,195.

## EDWARDSVILLE—\$88,000

Erwin Engeling, Tyne Hirsch, Walter Howden, James McDermand, Wm. Meyer, Heien Miller.

## ELDORADO—\$64,000

Martha Baker, Dr. John Gregory, Lucy Roberts, Luella Westbrook.

## ELGIN—\$786,000

Clinton Blakesley, Ira Carr, Ernest Floto, Claude Flower, Dr. Henry Gahagen, Benjamin Getzelman (banker), Melvin Jocelyn, Winnifred Jones, Winfred Kallach, John Moss, Wm. Olhaber, Samuel Rahn, Herman Rakow, Charles Schultz, Harry Smith, Wm. Taylor, Frank Tredup.

## ELMHURST—\$150,000

Howard Hicks, Stephen Regan, Dolph Wuerfel.

## EL PASO—\$28,000

Lillian Crawford, K. Kyser, John Miles, Sarah Williams.

## EVANSTON—\$4,728,000

Over 115 Ordinary Claims  
George Baker, Edward Barthell (att.), Victor Bernhard, Bernard Brady, Edward Branson, Earl Breckenridge (broker), James Callahan, George Caven (publisher), Edwin Clark Jr., Frank Coe, Wm. Craine, Wm. Dixon, Frederick Eiselein, Clarence Goodman, Thomas Gorey, Wm. Hamilton, Herbert Hart, Walter Helton, Oscar Hosler, Andrew McCorkell, John Nelson Jr., Wm. Pike, Breck Porter, Leigh Putman (magazine editor), Harry Richardson, Wm. Scott, John Sloan H. Taylor, Oscar Thompson, Geo. Wilcox, Thomas Wild, Harvey Woodruff (former sports editor Chicago Tribune).

## FAIRBURY—\$23,000

Luella Bodley, Walter Compton, George Foster.

## FOREST PARK—\$76,000

George Benard, Herman Berndt, Gustav Hahn, Erich Jahnke, Wm. Worger.

## FREEPORT—\$744,000

John Fletcher, Laura Griffith, Harold James, Emil Rhode, Ralph Ryan, John Schaney, Chas. Schwenn, Everett Spitzer, Henry Vaughn, Jos Vaughn, Albert Wagner (ins.).

## GALESBURG—\$477,000

Daniel Allen, Elmer Anderson, Lewis Dudman, James Fountain (att.), Edward Kegley, Paul Kelly, John Lescher, (Continued on next page)

**The famous "Duryea Library of Fundamentals"**

"No writer's works have been of more practical usefulness to the life insurance salesman than J. B. Duryea's."

**Most Popular Set Ever Published**

J. B. Duryea is first of all a successful personal producer, general agent and trainer of men. He knows life insurance selling. More than that, he has that rare gift for putting down in black and white, readably, understandably and convincingly, the things that give life agents genuine and immediate help. It is his thorough knowledge of the subject and his real ability to present it that make his books "click"—that make him the most widely read authority today on life insurance selling. Close to 200,000 of his books are already in agents' hands!

**How to SOLICIT \$0.75**

a man to man talk—originally intended for the beginner, but studied with distinct profit by many older to the business—over 100,000 sold.

**WHAT TO KNOW \$1.50**

the science of life insurance from the salesman's point of view, written with a continual "tie up" to selling ideas.

**WHAT TO SAY \$1.50**

specific definite instructions on making sales—actual presentations to all kinds of prospects that have actually made sales, not talks that "ought to make sales."

**How to GET ACTION \$1.50**

actual cases of the close of sales, showing how to close from the many different angles and why the methods are successful.

**WHEN TO STOP TALKING \$1.50**

a more advanced book devoted to the science of selling—a series of extremely helpful essays.

**Special Combination Offer**

(Total Single Set \$6.00)  
Copy Price \$6.75 Complete

Order from

THE NATIONAL UNDERWRITER CO., 420 E. 4th St., Cincinnati

(Your money back if not satisfied)

**Every Life Agent should read these Books!**

Names in each town are only a partial list of claims paid during 1937.



## Illinois—Continued

Frances Mitchell, Charles Rice, Joseph Thurman, R. Willis, Roy Wright, Frank Yates.

**GENESEO—\$58,000**

Ferdinand Berner, Herman Reschke, Valeria Roberts.

**GLENCOE—\$942,000**

Abel Davis (chairman Chicago Title & Trust Co.), Dr. Fred Honnold, Alexander McConnell (chairman Scientific Co.).

**GRANITE CITY—\$198,000**

Henrietta Cotter, Frank Koetter, Talley Parker, Sophia Prather, James Smith, Warren Stubbs, Fred Thweatt.

**GREENVILLE—\$45,000**

Wm. Dixon, Guy Hoiles, Harry Maynard, Grant Wise, Jr.

**HARRISBURG—\$121,000**

Ardelia Futrell, Catharine Caskins, Pleasant Gibbons, Charles Hine, Margaret Pearce.

**HARVARD—\$46,000**

Harry Beardsley, Michael Callahan, Carl Gruel, Quincy Simmons.

**HARVEY—\$149,000**

Carl Berggren, Jack Farnsworth, Dr. Otmar Thurlimann, John Woodier.

**HAVANA—\$30,000**

Oliver Covington, Benjamin McFadden (banker), Charles Murdock, George Trent.

**HIGHLAND PARK—\$1,422,000**

Robt. Carver, Milton Florsheim (pres. shoe co.), Henry Mason (att.), Edgar Snow, Roger Vail (ins. actuary), Samuel Ward, Wm. Wilson (adv. mgr.).

**HINSDALE—\$290,000**

Thomas Catto, Harold Gustafson, Dana Hyde, Lester Newell, Henry Reinke, Marvin Reynolds (exec.), Christopher Salzman.

**HUBBARD WOODS—\$95,000**

John Montgomery (att.), R. Wolcott.

**JACKSONVILLE—\$218,000**

Oscar Barr, Carl Beeny, Wm. Burmeister, Wm. Cocking (pres. Oil Co.), Wm. Haigrove, Robt. Phillips, Bert Smith, George Smith, Garry Squires (hotel mgr.), Jerald Underbrink, James White, Orville Zimmer.

**JERSEYVILLE—\$37,000**

Wm. Gabbett, Fred Giers, Lena Giers.

**JOHNSON CITY—\$46,000**

Clementine Bennett, Robt. Link.

**JOILET—\$822,000**

Over 76 Ordinary Claims  
Over 83 Industrial Claims  
Link Bostwick, Hughbert Buchanan, Charles Calahan, George Clare (att.), Charles Clement, Francis Dunn, Theodore Dumjahn, Richard Grabian, Wm. Hinz, Wm. Kendall, Herman Kristal, Joseph Lang, James McGuire, Robt. McKeand, John Nichols, Nicholas Noll, Cornelius Ottersberg, Simon Racki, Joseph Rastello, Edward Renwick, Joseph Sitar, Hubert Stevens, Harvey Stillman, Samuel Wonnell, Ruger Young.  
Industrial Company:—No. 16, 83 claims, \$23,676.

**KANKAKEE—\$325,000**

Edward Charbonnea, Wm. Derrow Zephyr Lafond, Geo. Lambert (priest), Alfred LeBeau, Edward Lecour, Jan Malinowski, J. Miller (att.), Urvie Newbold, John Westerhoff.

**KENILWORTH—\$284,000**

Chas. Ware (vice-pres. Chemical Co.); 1 retired, 1 telephone worker.

**KEWANEE—\$151,000**

N. Hefflin, Frank Nobiling, Arthur Schultz.

**LAGRANGE—\$215,000**

Alexander Brown, John Jamieson, F. Leonard, David Meyers, Benjamin Olsen, Lewis Pugin, Ernest Stevens, Percy Templeton.

**LAKE BLUFF—\$136,000**

Wm. Allan, John Morris (advertiser).

**LAKE FOREST—\$646,000**

Joseph Anderson, Edward Dunn, Michael Rogondino, Leslie Wheeler.

**LAMARK—\$35,000**

Philip Ecklerle, Earnest Heath, John Shoup, Peter Weierman.

**LA SALLE—\$251,000**

Frank Crane, Lawrence Donnelly, Jacob Feurer, James Hurley, Thomas Kohin, Lloyd Shoemaker, Ed. Shortell, Jacob Walgenbach, Frank Walsh.

**LAWRENCEVILLE—\$68,000**

Lawrence Buchanan, Leland Crow, Perry McCullough, Leonard Weathers, Joseph Westall.

**LEWISTOWN—\$51,000**

Francis Berry, Dr. Samuel Oren, Ezra Quigley, Lyle Weber.

**LINCOLN—\$157,000**

Douglas Clarke, John Dehner, Adam Denger, Kenneth Morray, Clifford Ogle (dentist).

**LITCHFIELD—\$44,000**

Walter Gwyn, Walter Heath, Mary Jensen.

**LOCKPORT—\$39,000**

John Shepherd, Guy Trent, Harley Woodhouse.

**McHENRY—\$60,000**

Casper Herbes, John King, August Kunz, John Miller.

**MACOMB—\$117,000**

Jonas Hegstrom, Noah Hickman, Ed. Leftridge, Thomas Miller (judge), Rachel Morrow, Alfred Stickie, Walter Vorhees.

**MADISON—\$67,000**

Herman Schermer, John Seebold, Ted Turber.

**MANHATTAN—\$14,000**

Chester Knopp, Joseph McGarrey.

**MARENGO—\$30,000**

Emilie Buechte, John Soderberg, Howard Watkins.

**MARSHALL—\$19,000**

Roy Beard, Fred Davidson.

**MATTOON—\$255,000**

Charles Ashworth, Dr. Wm. Carter, Wm. Krause, John Malone, Matthew Sheahan, Edward Smith, Patricia Snapp, Dr. John Vick.

**MAYWOOD—\$298,000**

Sam Cutler, Herbert Donaldson, Smith Hinman, Joseph Holt, Harry McCown, Clayton Mead, Horace Melone, Daniel Miller, Abraham Strauss.

**MINOOKA—\$33,000**

George Dean, Thos. Findlay, Wm. Thayer.

**MOBILE—\$688,000**

Carl Anderson, Karl Anderson, Axel Carlson, Thos. Gordon, Frank Gottsche, Henry Johnson, Walter Lewis, Cecil Munn, Chas. Nelson, Carl Pierce, Louis Ritter, Chalmers Seymour, Dr. Chester Sloan, George Townsend, Adolf Versluys.

**MOMENCE—\$65,000**

John Condon, Sims McCarty, Mack Shrontz, Cornelius Tallman.

**MONMOUTH—\$176,000**

Chas. Allaman, Manlove Dawson, John Efw, Lee Hood, Eugene Kenan, Frank Lahl, John Torrance, Geo. Van Tuyl, Andrew Woodward, Robt. Wray (banker).

**MORRIS—\$67,000**

Robt. Grundy, Wm. Knoblich, Henry Lund, Solomon Silverstein.

**MORRISON—\$49,000**

Clair McMullen, John Pape, Bert Vandenberg, George West.

**MOUNT CARMEL—\$84,000**

Geo. Porter; 1 secretary.

**MT. VERNON—\$116,000**

Elmer Appleman, Wm. Clark, Wilburn Dodds, Frank Gaffner, Wm. Minor.

**MURPHYBORO—\$129,000**

George Hagler, Olen Haney, Maude Heininger, Albert Kuehle, Blaney Tolson.

**NAPEVILLE—\$53,000**

Elna Engstrand, John Fauth, John Hauser.

**NILES CENTER—\$58,000**

Henry Miller, George Proesel, Geo. Rocine.

**NORMAL—\$75,000**

James Carter, Harry Wilson.

**OAK PARK—\$806,000**

Over 75 Ordinary Claims

Oscar Anderson, Alexander Auld, Frank Bible (minister), Michael Cirese, John Crabb, Frederick Eckert, Norman Flitcraft, Howard Francis, Paul Grupe, Albert Hallett, Clifford Hastings, Joseph Loose, John McClory, Dr. Wm. Marcusson, John Pedersen, Chas. Ravenstein, Irwin Rosen, Frederick Schmidt, Robt. Sheets, Carl Treat, Samuel Tripp, Gustav Vogt, Dr. Chas. Wall, Martin Wood.  
Industrial Company:—No. 15, 5 claims, \$2,045.

**OREGON—\$155,000**

Claude Allen, Lester Farrell, Fred Johnson, John Mead, Christopher Meiers.

**OTTAWA—\$168,000**

Vesta Atwood, Wm. Boissenin (asst. postmaster), Hugh Farrell, Harold Flaherty, James Graham, Wm. Howard, Frederick Kemp, Chas. Meyer, Henry Nevin, Thomas Scott, Fred Walking.

**PARIS—\$64,000**

Carrie Bethards, Pearl Cundiff, Ann Newman.

**PARK RIDGE—\$260,000**

Harry Cook, Clarence Grashel, Halbert Porter, Archibald Wray.

**PAXTON—\$49,000**

George Cuddeback, Albert Lundeen, Davis Walker.

**PEKIN—\$248,000**

George Bailey, Adolph Ginther, Geo. Hornish (ins.), George Poebel, Henry Walbert.

(Continued on next page)

## PROMINENT PERSONS WHO LEFT INSURANCE

**Carl Boschwitz** of New York City, died suddenly in his office. He was widely known here and abroad as a dealer in government securities. He was pres. the New York Hanseatic Corp. His death was caused by heart disease induced by heat prostration. While on a trip around the world from his home in Germany, the war broke out and he decided to remain in America, as he was in San Francisco at the time. He was 60 years old, is survived by his widow and two daughters.

**Ferdinand A. Buescher**, Elkhart, Ind., founder of the Buescher Band Instrument Co., died of a heart attack at the age of 76. He had lived in Elkhart since 1875 and had been identified with his industry all his life until his retirement very recently. His widow survives.

**Norris H. Bokum**, of Bokum & Dingle, general agents the Massachusetts Mutual Life at Chicago, died at the age of 54 after an extended illness. He had been in the life insurance business for over 30 years and was a prominent figure. He was vice-president Illinois Association of Life Underwriters last year. He was born in Philadelphia and went to Chicago after graduating at Princeton, class of 1906.

**Milton C. Harrold** of Bellefontaine, O., died of heart failure in Quebec, he was pres. A. J. Miller Co., manufacturers of hearses, and prominent in his community.

**Albert P. Herrlinger** died at Cincinnati, president the Herrlinger Paper Co. He had been head of the company since its founding 34 years ago, he was 60, surviving are a son and daughter.

**M. M. Moore**, 45, Indianapolis general agent Massachusetts Mutual Life, died there after three weeks illness. He had been with the Massachusetts Mutual 20 years.

**Frank H. Lee**, Danbury, Conn., reputed to be the world's largest manufacturer of hats, died in April. He was pres. Frank H. Lee Co., also Danbury Mills. He was known to have been a strong advocate of life insurance protection.

**Frank A. Knapp**, Bellevue, O., was pres. Northern Ohio Telephone Co., Farmers & Citizens Bank, vice-pres. Ohio State Life, and director in other financial institutions. He was chairman of the American Lutheran Church board of trustees, his age was 72.

**Herbert N. Hamilton**, manager of the Philadelphia agency of the Union Central Life, died in his office of a heart attack. He had been with the company over 20 years and was well known among insurance men.

**Mrs. John E. Beaufort**, New York City, died after a long illness. She was the widow of John E. Beaufort an oil operator. Surviving are her mother, a brother and sister.

## Business is Good

New business received by this company in March broke all previous monthly records, running 61% ahead of the same month a year ago.

During the first quarter of the year, new business ran 47% ahead of last year.

At a time when sales of life insurance in the country as a whole have been declining, this record is a striking testimony to the attractiveness of this company's policies, which have been especially adapted to present day demands for a form of life insurance coverage which gives maximum protection at lowest possible premium outlay, and which is flexible enough to meet changing individual circumstances at all times.

**Our new Arrow of Gold policy supplies \$5,000 life insurance on a basis as low as 78c per \$1,000 monthly cost.**

Write for particulars. Attractive agency opportunities in Arizona, Illinois, Indiana, Iowa, Kansas, Missouri, Nebraska, Ohio, Oklahoma, South Dakota, and Texas.

**Karl B. Korrad, Vice-President**  
Director of Agencies

## Illinois Bankers Life Assurance Company

1897  
1938

Monmouth, Illinois

Life  
Accident  
Health

Insurance in Force.....\$123,600,000.00  
Assets ..... 33,230,378.00

Names in each town are only a partial list of claims paid during 1937.

## Illinois—Continued

## PEORIA—\$1,835,000

Over 175 Ordinary Claims  
Over 214 Industrial Claims  
George Aitchison, John Allison, Wm. Birdoes, Wm. Bittel, Kyle Booth (clergyman), Emil Brender, F. Cleave, Arthur Dean, Charles Dickman (att.), John Doolan, Wm. Eberlein, H. Elgin, James Fenelon, R. Hassler, Thomas Hoffman, Frank Holland, Francis Holloway, Ronald Huff, Wm. Johnston, P. Julian, Arthur Lloyd, Paul Lorenz, Harold McBride, George McCormick, Chas. McLean, F. Minor, Walter Morrison, Milton Newman (pres. Jefferson Trust & Savings Bank), H. Opper, Fred Richardson, Wm. Richard, Bruce Rutherford (pres. Kinsey-Rutherford Co.), Felix St. Louis, Louis True, Henry White.  
Industrial Companies:—No. 8, 69 claims, \$13,907; No. 15, 71 claims, \$17,978; No. 16, 74 claims, \$15,825.

## PERU—\$241,000

John Croissant, Harry Kellenbach, Roy Lindenmeyer, Andrew Neurther, John Stauch, Henry Stegen.

## PITTSFIELD—\$31,000

Winfred Hooper (ins.), Alfred Schemel.

## PLAINFIELD—\$66,000

Jos. Hembry, Wm. Webb.

## POLO—\$59,000

Gordon Barton, Wm. Bowers, James Bracken, Fred Grim, Chas. Hays, Geo. Leasholtz.

## PONTIAC—\$130,000

George Johnson, James Legg, Charles Mortimore, Everett Rapp.

## PRINCETON—\$64,000

Ell Best, Frank Eckdahl, Edward Harris, Frederick Jensen.

## PROPHETSTOWN—\$23,000

Luther Bound, John Copeland, Geo. Rollo.

## QUINCY—\$516,000

Amos Conger, Chas. Druffel, Leo Hildebrand, Wm. Kettler, Wm. Ludwig, Edward Mitchell, Harry O'Neal, Albert Sellner, Frederick Terwische, Albert Tobias, John Ubbing, James Williams (pres. H. M. Sheer Mfg. Co.).

## RAYMOND—\$26,000

James Gilbert, James Roodhouse.

## RIVER FOREST—\$462,000

John Cross, John Lee (att.), Emil LeGros (vice-pres. McGrath Engraving Corp.).

## RIVERSIDE—\$99,000

Harry Allen, Walter Denny.

## ROBINSON—\$54,000

Geo. Allison, Ira Walters Jr.

## ROCHELLE—\$76,000

Joseph Jenkins, Wm. Schermerhorn, John Schich, Joyce Weeks.

## ROCKFORD—\$922,000

Over 83 Ordinary Claims  
Over 118 Industrial Claims  
Walter Anger, Charles Arnold, Harry Bailey, Ernest Bookland, Arthur Carlson, Edwin Clark, Adelbert Floberg, Ashley Hartman, Carl Isaacson, Philip Letts, James Matson, Harry Miller, Robt. Moncrieff, Wm. Nelson, Jr. (ins.), Andrew Olson, Les Patterson (ins.), Arthur Price, Robert Renwald, Frank Spencer, Charles Thomas, Frederick Trumbull, Fred Walkey.  
Industrial Companies:—No. 8, 67 claims, \$18,253; No. 16, 51 claims, \$17,679.

## J. M. EKELIN

## GENERAL AGENT

General American Life Insurance Co.

401 Safety Building  
Rock Island, Illinois

## ROCK ISLAND—\$797,000

Edward Barnett, John Betz, George Filker, Warden Folk, Harry Hoban, Arthur Kough, Henry Lange, Robt. McCauley, Fred Pollard, Joseph Quinn, Michael Sexton, William Stephens, Victor Stibolt, Dr. Alfred Stocker, Dr. Herbert Walker, H. Winkler.

## ROODHOUSE—\$41,000

Dr. Orville Edwards, J. Triplett.

## ROSEVILLE—\$36,000

Elmer Cunningham, Wm. Phelps, Davis Woodward.

## RUSHVILLE—\$65,000

Robert Cameron, Fred Jackson, Ralph Phillips, James Stone, W. Stremmel.

## SALEM—\$64,000

Harry Johnson (att.), Wm. Morris, Eugene Pribble, Francis Relfe, Roy Wyman.

## SHELBYVILLE—\$48,000

Robt. Lichtenwalter, Ed. McDonald, James Stice (broker).

## SPRINGFIELD—\$1,511,000

Over 108 Ordinary Claims  
Over 95 Industrial Claims  
Walter Allen (att.), Noah Allison, Frederick Amrhein, Thoms. Armstrong, Donald Bergman, Chas. Casten, Thomas Chittick, Frederick Dodds, John Foster,

Dr. Calvin Frazee, Chas. Groesch, Dr. Elmer Hagler, Joseph Hammerslough, Wm. Hartwig, Wm. Heffernan, Edward Henry (att.), Sheldon Howard, Ralph Huggins, August Landwehr, Chas. Lawrence, Peter Lehnen, Wm. Lowry, Thos. Luby, Delmar Martin, Chas. Meyer, John Miller (vice-pres. Baker Mfg. Co.), Eugene Mitchell.

Fritz Reiger, Edward Richter, Luther Root, Wm. Shears, Jr., Philip Weisbrodt, Frederick Weisenburger.  
Industrial Companies:—No. 8, 68 claims, \$19,588; No. 16, 28 claims, \$4,415.

## SPRINGVALLEY—\$57,000

Jacob Dachsteiner, Joseph Pittman, John Wagner.

## STERLING—\$148,000

Wm. Jacobs, Joseph Ryan, George Stone.

## STREATOR—\$206,000

Samuel Brown, Louis Craft, Jr., John Kettmann, Edward Kuhn, John Linskey, Albert Nichols, Adam Wagner.

## SYCAMORE—\$59,000

Frank Darling, Walter Hine, Otto Lindberg.

## TAMPICO—\$28,000

Joseph Knapp, Jay Maxfield, Frederick Shank.

## TAYLORVILLE—\$88,000

Henry Bangert, George Barbre, Charles Evans, Morselles Evans, Patrick Marshall, Edward Nolan, Harold Nutt.

## TUSCOLA—\$52,000

Emma Bollman, Albert Boyce (dentist), Glen Entler, Clarence Huser.

## URBANA—\$146,000

Charles Baldrige, Thomas Ennis, Henry Miller, Clarence Richards, George White, Taylor Worley.

## VANDALIA—\$57,000

Barney Brannon, Nevel Purlilar, Fred Snierly.

## WATERLOO—\$55,000

Philip Beaber, Theodor Horn, Ernst Loehr, George Mueller, Omer Schilling.

## WAUKEGAN—\$398,000

Charles Crabree, Harry Dietmeyer, Albert Guthrie, John Jackson, Joseph Kristan, Daniel McGilivray, Michael Ryan, Wm. Ward, David Webb, John Willerton.

## WESTERN SPRINGS—\$49,000

George Christian, Peter Piper, Walter Ruthenberg.

## WEST FRANKFORT—\$74,000

John Gann, Maurice Gladders, Art McReaken, John Shearer.

## WHEATON—\$152,000

Roy Cooper, Max Fortman, James O'Connell, Gerry Samter.

## WILMETTE—\$560,000

Darrell Chataud, Joseph Heinzen, Frances Kessler, Josiah Kletzing, John Munro, Clarence Rennekar, Milton Rose-nor, Tauber Turner, Frank Willson.

## WILMINGTON—\$30,000

Paris Atchley, Jaroslav Burda, Michael Hayden.

## WINNETKA—\$740,000

Charles Kirschbraun, Max Meyer, James Stevenson.

## WOODSTOCK—\$54,000

Wm. McConnell, John Miller.

## OTHER ILLINOIS TOWNS—\$6,410,000

(Partial list)

Abingdon: A. Tolley, Clarence Rork (dentist).—Alexis: O. Lundgren, L. Totten.—Anna: H. Griffin, G. Hileman.—Argo: F. Kueltoz, P. Martin.—Arlington: E. Jacoby, M. Ryan.—Atlanta: Fern Heft, Ruth Patton.—Atwood: Mary Muire, E. Wood.—Barrington: A. Krueger, C. Page.—Batlett: Dr. O. Staib.—Batavia: N. Bricher, O. Chalmers.—Batchtown: J. Klokenkemper, A. Snyder.—Bellflower: C. Fosnaugh, G. Smith.—Bellwood: P. Anderson, H. Schutz.—Bourbonnais: Rev. V. LeClair.—Brownstown: W. Diveley, Hannah Taylor.—Bushnell: Dora Barnes, D. Solomon.

Camargo: O. Stewart (minister).—Carpentersville: C. Larson, G. Schmacher.—Cartersville: J. Barwick, P. Chamness.—Cary: Elise Eichmann, G. Lowe.—Cherry Valley: C. Hyland.—Colchester: C. Thropp, L. Woerly.—Colfax: Dr. W. McIntosh.—Collinsville: G. Esterlein, R. Sims.—Congress Park: F. Burgess, J. Phelps.—Cowden: J. Banning, Nettie Tressler.—Crete: E. Fredrickson.—Crystal Lake: W. Behrens, H. Cerkfetz.—Dana: F. Thorp.—Danvers: V. Musselman.—Dieterich: L. Carter, O. Ellis.—Downs: R. Beavers, W. Lawson.—Elburn: M. Corrigan, J. Winterhalter.—Eldred: J. Borman.—Enfield: B. Hays, W. Price.

Farmington: F. Davis.—Findlay: M. Burkhead, E. Combs.—Forest City: H. Dierker, H. Lutz.—Forreston: H. Dick, J. Link.—Franklin: M. Keplinger (banker), J. Ryan.—Franklin Grove: H. Emmert, H. Mershon.—Geff: D. Hillard.—Gibson: W. Hoover (dentist).—Gillespie: J. Bloomfield, J. Westmeier.—Glen Ellyn: R. McConnell, A. Warner.—Gridley: Dr. E. Adams.—Griggsville: Dr. H. Lovelless, Mary Riley.

Hanover: A. Speer (dentist), J. Thill.—Harvel: C. McAnarney, F. Weite-

kamp.—Heyworth: C. Bock, J. Nichols.—Hillsboro: G. Hicks, F. Huber.—Hines: P. Mankin, A. Vraspir.—Kenney: J. Edwards, E. Foster.—Leland: J. Fox.—Libertyville: J. Obenau.—Lovington: A. Hostetler, Mabel Hostetler.

Mackinaw: Helen Hanes, B. Tyrrell.—Macon: Edith Cox, S. Smith.—Manito: W. Baxer, W. Beinfuhr.—Maple Park: C. Ryan, J. Sheaffer.—Matteson: C. Becker, N. Pink.—Melvin: J. Day, J. Short.—Milledgeville: W. Bryson, Emma Geary.—Mokena: E. Cappel, H. Schoeneck.—Morton Grove: J. Proesel.—Mounds: J. Braden, L. Moses.—Mou-wa-que: J. Kirk, Elsie Sparling.—Mulberry Grove: Dr. J. Mansfield, Vera Smith.—Nashville: Nettie Pruehsner, G. Schorffheide.—New Athens: A. Grahlierr, W. Schreiber.—New Canton: Sarah Ward, F. Watson.—Niota: C. Siegrist.—Noble: J. Henry, W. Schmidt.

Oblong: J. Sheets (editor), Norma Smith.—Odell: A. McDonald.—Olivet: F. Birchard.—Oneida: C. Peterson.—Orion: J. Richardson, P. Westerlund.—Oswego: S. Cutter.—Paw Paw: F. Rosenkrans, H. Warsley.—Peotone: E. Fedde, W. Weipert.—Pinckneyville: E. Elder, J. Hermann.—Plano: J. Orr, J. Smith.—Plymouth: Ethel Jackson, J. Satterfield.—Port Byron: E. Walther, Nancy Wright.—Potomac: C. Crawford.

Ransom: J. Dicks, E. Lehr.—Rantoul: H. Jones, T. Stewart.—Red Bud: M. Geubert, A. Stern (priest).—Reynolds-wood: J. Ralston (executive).—Ridgway: L. Frey, H. Rodgers.—Ringwood: J. McLaughlin.—Rock Falls: Verna McGinn, O. Scott.—Roscoe: H. Kai, W. Richardson.—Rossville: P. Cunningham, E. Stump.—Saunemin: Ira Lish, C. Mies.—Scales Mound: J. Redfearn, L. Werner.—Shannon: Dr. A. Grassau, F. Horner.—Sibley: M. Koehler, A. Nauss.—Stillman Valley: A. Knight.—Strasburg: Rev. G. Schimmel.—Sullivan: W. Bohm, C. Harmon.—Symerton: H. Connor.

Tiskilwa: G. May.—Tonica: I. Lock, B. Phelps.—Vienna: E. Jackson, T. Taylor.—Villa Park: B. Blanchard, L. Taylor.—Walnut: Amelia Guither, J. Ross.—Warren: Carroll Holsted, C. Lev-erton.—Watseka: L. Garfield, M. Martin.—Waverly: Johanna Maher, M. Rossman.—Whitehall: C. Black, D. Painter.—Winchester: R. Christison, Lucy Lawless.—Woodhull: Carolina Nelson, C. Ostrom.—Woodriver: C. Fesler, Elsie Hicks.—Yorkville: T. Penman, H. Reed.

## "It Revived Hope After the Greatest Tragedy of My Life"

ARKANSAS—My husband had held the position as dean of Arkansas State College for the past fifteen years, which provided us with the luxuries and necessities of life. When my husband died last July, there were only a few bills, but there was a large doctor bill and funeral expenses to be met. After the funeral when I finally came down to earth I found that there was an insufficient amount in the bank to take care of the expenses due to my husband's death. I had never thought much of his life insurance policies before, only to hear him say that he was sending the companies checks as the premiums became due. It was like a God-send to find that there was some life insurance. Some of the settlement was made in cash and the remainder arranged to pay me an income for a definite number of months.

My daughter is in her second year in college and my monthly insurance checks allow her to complete her college education as well as take care of incidental expenses.

Unfortunately, I am not prepared to do anything in the business world and if it were not for the insurance money I would have been obliged to wash clothes, sew or do menial housework for a living. Of course, I could have gone to live with relatives, which I would have done, but to think of such a thing is distasteful to me. My daughter would have had to forget the college career she had always planned and taken the first job she could find.

My insurance money amounted to half of my husband's estate, which consists of our home and some other property. At a forced sale I would probably not realize that much.

I would like to say that I have only the highest of praise for life insurance. For a widow like myself or any other, no matter what her status may be, it revives hope after the greatest tragedy of my life.—Mrs. W.

## INDIANA

Total Payments ..... \$54,700,000  
Rank in Payments ..... 13th  
Rank in Population ..... 11th  
Payments Per Capita ..... \$15.81

(For towns with fewer claims see end of list)

## ANDERSON—\$490,000

Roy Andrew, Tippie Behymer, Stanley Buxton, Della Covert, Albert Crowe, Arthur Crozier, Hobart Essington, James Green, Jacob Groble, Lou Handley, Martin Hawkins, J. High, Petrus Hilarides, Grace Johnson, Melchior Lierman, Charles Poindexter, Edna Smith, Lee Spall, John Vaught, George Wheeler, Paul Wilhelms, Lora Wise, Paul Wood.  
Industrial Companies: No. 7, \$1,105; No. 9, 32 claims, \$10,564; No. 16, 350 claims, \$55,960.

## ANGOLA—\$96,000

Martha Beebe, Frank Bell (ins. agent), A. Doudt, Roy Jenkins, Lawrence Klink, Uriah Wambaugh (ins. agent).

## ATTICA—\$21,000

Arthur Druley, John Hopkins, Archibald Ray.

## BATESVILLE—\$33,000

John Menchhofer, Edwin Wisman, Albert Zierer.

## BEDFORD—\$155,000

William Brown, W. Culmer, Thomas Owens, Alexander Thomson, Leonard Woody.

## BLOOMINGTON—\$647,000

John Dutcher, Elsie Franklin, Charles Hattery, Charles Hays, Bird Hoadley (executive, E. G. Hoadley Quarries), Max McCord, Will Scott, Louis Welch, Clyde Yoho.

## BLUFFTON—\$118,000

Charles Edris, John Gilbert, William Gilbert, John Hedges, George Morris (pres. chain 5 & 10c stores), Adalfo Wandel.

## BOONVILLE—\$42,000

Irene Kennedy, Claude Wolfe.

## BRAZIL—\$140,000

William Carpenter (banker), Grafton Criss, Ann Kauffer, Wiley Parrish, Thomas Phillips, Ervin Schlatter, L. Winn.

## BROOKVILLE—\$25,000

Executive, 2 farmers.

## CLINTON—\$75,000

Ora Crane, Henry Spear, Ulysses Wright.

## COLUMBIA CITY—\$66,000

Stephen Eyanson, Argyle Foster, Cleon Harshberger, John Kneller, Corwin Marrs, Arthur Myers, Kermit Plummer, Charles Reese.

## COLUMBUS—\$195,000

Howard Allen, John Anderson, Richard Collins, John DePrez, Harold Ford, Everett Fordyce, George Hall, Norval Hege, Edith Huber, Albert Jenkins, Herman Lienhoop, Jr., William Linsmith, Rena New, William Schneider.

Industrial Company: No. 16, 123 claims, \$20,621.

## CONNERSVILLE—\$73,000

Donald Dickson, William Dorris, Will Ferguson, John Reichle.

## CRAWFORDSVILLE—\$83,000

Richard Hesler, John Lehman, Elmer Ream (dentist).

## CROWN POINT—\$62,000

Michael Banser, Jacob Graefenstein, Verona Haag, Lemuel Rockwell, Robert Sandy, Fred Struebig.

## DECATUR—\$215,000

Leona Bauer, Lawrence Conrad, William Hilpert, Doy Lhamon, Philip Macklin (postmaster), Frank Martin, Bernard Terveer, August Walter.

## DELPHI—\$31,000

Talmar Arnold (ins. agent), Roscoe Long, Hazel Thompson.

## EAST CHICAGO—\$326,000

William Boone, Max Brozowsky, John Drury, Casil Friedman (attorney), Marcus Hershkovitz, Michael Hunyadi, Ignatius Jurkovic, Louis Karoly, Lottie McQuilkin, Stanley Makowski, George Mindala, Steve Pasztar, Yakusik Frusiecki, Frank Tarr, Nick Tutan, Isaac Willcocksen.

Industrial Company: No. 7, \$3,200.

## ELKHART—\$424,000

Ferdinand Buescher (pres. Art Musical Instruments, Inc.), Paul Crammer, George Dreesch, Chester Mixer, Alvah Moore, Alphonsus Scanlan.

## ELWOOD—\$94,000

Virgest Henderson, Quincy Hoppes, Frank Mays.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Indiana—Continued

## EVANSVILLE—\$1,477,000

Over 95 Ordinary Claims  
Over 343 Industrial Claims

## CLAIMS BY AMOUNTS

1—\$200,000 or over
1—50,000 to \$100,000
1—25,000 to 50,000
1—10,000 to 25,000
1—5,000 to 10,000

Marie Brink, Charles Buddington, William Burkert (executive), William DeVos, Flossie Dickhaut, Jacob Dirschauser, Michael Fasciano, Ruth Gager, Fred Geiger (Geiger Transfer Co. executive), Joseph Cashman, Dr. Anexaman Hayden, George Hillman, John Hoffman, George Hurst, Albert Karges (pres. Karges Furniture Co.), Peter Kling, Jacob Knauss, Francesco Laurenzo, Jesse Linthicum, Charles Lyon, Alfred McGee, William Marlin, Sam Moye, Elmer Nehaus, Hubert Noelke, Louis Oehlmann, Henry Otte, Harry Perelmut, George Reising, Millie Roth, Joseph Sims, Charles Stinson, Leo Stofelt, James Walker (attorney), William Walker, Ronald Woods (realtor), Frances Yeke.

Industrial Companies: No. 8, 57 claims, \$10,092; No. 9, 115 claims, \$25,524; No. 12, 30 claims, \$3,987; No. 15, 141 claims, \$18,690; No. 16, 256 claims, \$59,756.

## FORT WAYNE—\$3,106,000

Over 139 Ordinary Claims  
Over 119 Industrial Claims

## CLAIMS BY AMOUNTS

1—\$50,000 or over
1—25,000 to \$50,000
10—10,000 to 25,000
17—5,000 to 10,000

William Beck (dry goods), Bertha Bennett, Edward Bowler, Fred Bullerman, Edward Bush, Kenneth Carbaugh, George Carr, Jr., Joseph Cook, 3rd, Florence Covedale, Edward De Freeuw, Frances Doran, Marjorie Earli, Deronda Edmundson, John Elwell, Bernhard Falk, Jesse Ferris, James Funk, John Gebert, G. Gerlach, Louis Glotzer, Albert Gollmer, William Griffin (executive), Elmer Grosh, Carl Gruettter, Emil Hans, Gottlieb Helbig, Harvey Henschen, August Hiller, Edward Holbrook, Elsie Hohnhaus, August Huhn, Margaret Jackson, Lawrence Johnson, Floyd Keller, Henry Koepf, J. Koldewey, Madge Koontz, Abraham Levy, Henry Luepkeman.

David McComb, Vasil Maugoff, Ellis Miller, Emma Moellering, Albert Moran, Louise Muhler, Agnes Nahrwald, Chester Nathan, Robert Neville, Claude Peterson, Frank Pollock, Mabel Pratt, Gustave Rabus, Glen Ray, Harry Riddell, Samuel Rodgers, Samuel Rosseter, Henry Salomon, George Schack, Mabel Schanne, Ernest Schultz, Susan Seibt, Cleo Shook, Jesse Sibert, Amelia Simonton, John Snyder, Harry Spaulding, Joseph Stahl, Louis Storz, Natalie Tapp, Albert Thomas (attorney), Isaac Velleman, Christ Voight, Carl Weisbach, Foster Wickliffe, R. Wilson, Gerhard Witte, Paul Wolf (executive), William Wolf, John Young.

Industrial Companies: No. 8, 74 claims, \$11,239; No. 15, 45 claims, \$9,532; No. 16, 232 claims, \$41,488.

## FRANKFORT—\$587,000

Al Barrows (paper co. exec.), James Calloway, Roscoe Daugherty, Fred Doran, John Douglas, Flora Fulkerson, Charles Hodson, Marion Hurd (pres. Ingram-Richardson Co.), Abram McClamrock, John Paden, Horace Spear, John Stewart, Jr., Purnal Thomas, Robert Unrue.

## FRANKLIN—\$73,000

John Clark, Emma Collings, Arnel Logan.

## FREMONT—\$29,000

Wesley Fulton, Leo Sidel, 1 retired.

## GARY—\$1,278,000

Over 72 Ordinary Claims  
Over 131 Industrial Claims

Antonios Apostolides, Zenon Bardowski, George Benyo, Pete Berg, Morris Blau, Kelley Bogoy, Charles Boyce, John Broadbent, Elizabeth Brooks, Leonard Cook, Raymond Cosgrove, Herbert Deam, Roy Donald, Marica Drakulich, Ferdinand Dunajski, Frank Ernst, Louis Finston, Rosa Fontana, Frank Forster, Antonia Franz, Charles Gal, Rose Garritano, Maud Gertz, David Gilger, Marie Gladys, Mabel Hampton, John Hodgkinson, Andy Horvat, J. Jackson, Nellie Johnson, Monika Juris, Bernice Kapela, Edith Kenney, John Koritko, Robert Lucas, James Martin, Joe Mizikar, George Morris (hotel owner), Arney Neff, Vera Ordinsky, Louise Otto, William Powell (Woolworth Co. mgr.), Helen Powinski, Harry Prytskosh.

Phyllis Seberger, Lazo Sekich, Collins Shaddox, Joseph Skender, Adam Skiljo, Paris Snyder, Aaron Vail, Mary Vargo, Jacob Wellner, A. Wilczek, Mary Yelchik, Josef Zubrick, Anna Zwinger.

Industrial Companies: No. 7, \$1,760; No. 8, 131 claims, \$37,742; No. 16, 127 claims, \$29,791.

## GOSHEN—\$96,000

Maybelle Ash, John Eaton, John Kain, William McDowell, Jacob Mous, William Neterer.

## GREENCASTLE—\$81,000

Edith Blue, Nora Boyce, John Fraizer, Louis Hays, Jacob McCurry, Sena McKee, Louis Stevens (druggist).

## "It Would Seem Impossible to Envision a Safe World Socially Without the Benefits of Life Insurance"

GEORGIA—Our son had life insurance in several companies. The funeral expenses and a few current bills were first paid out of this sum. The bulk of the remainder was then invested in an insurance policy to guarantee monthly payments during the life of his mother. Our son was a teacher in the extension division of the University of Georgia, where he had been for more than six years. As a teacher of history and educational science with that institution he was highly esteemed by his fellow workers. Due to the amount of money that comes to us directly in result of his forethought and love we are materially assisted in keeping up the home—a place very dearly beloved by our family group—nine boys and girls. The youngest child in our family is our son John, who will receive his A.B. degree from Emory University in June. Surely it was fortunate that our dear boy who died made unselfish provision for these worthy ends through life insurance.

It would seem impossible to envision a safe world socially without the benefits of life insurance. Certainly for the young it is a great saving institution as well as a protector. For the man or woman along in years life insurance is the only fiduciary thoroughly reliable and satisfactory.—T. J. Shepard, Sr.

## GREENSBURG—\$58,000

Harry Epstein, Amos Loper, Frank Robbins, 2 farmers, 1 physician.

## HAMMOND—\$719,000

Over 73 Ordinary Claims

Darald Aldridge, Katarzyna Bacevitz, Elizabeth Battista, Wincenty Bolek, Reuben Brown, Harrison Chandler, Dan Roman, Howard Eckman, Andrew Edwards, Helen Evans, George Flaherty, Lawrence Forline, George Grenchik, Albert Guerrero, George Hanlon, Lester Harding, Arthur Hill, Barbara Horvat, Albert Houchens, Hollis Hunter, Peter Hupenthal, Maria Jalovecky, John Jones, Truman Klein, Simon Krall, Pawel Krol, Joseph Kulig, George Kusmaul, Jr., Frank Labas, Irma Lang, Zuzanna Lizy, John Lorenz, Benjamin Manis, Philip Mayhall, Steve Medeck, John Merneck, Henry Miller, Elizabeth Moll, Charles Morey, James Mullan, Anna Muska, Owen Pelsor, Mary Piekarczyk, Joseph Pugh (physician), George Racich, Stanley Ramola, Wojcieh Reczek, Atta Schumacher, Susan Solon, Archie Sultzter, Lucia Tankovich, Peter Thomson, Harry Voight, Luba Vuchetich, Jessie Watts, Stanislaw Wegrzyn, Jozefa Zabek.

Industrial Company No. 16, 207 claims, \$54,454.

## HARTFORD CITY—\$84,000

John Bresnahan, William Clapper, William Creager, James Herbaugh, Joseph Merritt, Harris Ray.

## HOPE—\$18,000

Harry Harker, Lawrence Morgan, John Simmons.

## HUNTINGTON—\$125,000

John Deemer, Jesse Harwood, John Kenower, Lawrence McConkey, George Roore (Conservative Investors Corp., mgr.), Donald Rudig, Ernest Stands.

## INDIANAPOLIS—\$15,154,000

Over 396 Ordinary Claims  
Over 749 Industrial Claims

## CLAIMS BY AMOUNTS

1—\$250,000 or over
1—100,000 to \$250,000
7—50,000 to 100,000
9—25,000 to 50,000
41—10,000 to 25,000
40—5,000 to 10,000

James Adams (retired), Frank Adolay, Carl Andrews, Samuel Ashby, W. Atkins (partner, Atkins, Hamill & Gates, brokers), Minnie Baker, Ferdinand Bar-nickol, R. Barrett, John Bartlow, Alexander Beck, Charles Bender, E. Blakley, Josephine Bless (retired), Edward Boland, Harold Bridwell, Eileen Bridges, Everett Brocies, Charles Brossman (consulting engineer), Grace Brown, William Burford (retired), Charles Cain, Thomas Capps, Paul Carpenter, Harvey Carrio, Wilbur Carroll, Leslie Clancy, Ernest Clark (executive), Royer Coats, Evelyn Collins,

George Conover (dentist), Cornelius Cronin, Dr. Carl Cunningham, Luella Curlee, M. Currier, Irving Curtiss.

Homer Davis (ins. broker), C. Davis (professor), Thomas Dean, John Devine, Lula Dietz, Samuel Dillehay, Philip Dorn, Jr., John Downs, Glenn Drago (attorney), Effie Dreyer, Floyd Earhart (dentist), Josie Eggert, Clifford Elsea, Ed Enders, Frederick Feige, John Fine, Emory Flora, Bridget Foley, Nannie French, Theresa Pyffe, Harry Gage, Rosealthea Galloway, Algernon Geis, Edward Gerrard (retired), John Gibson, John Goldstein, Charles Good, John Gray (realtor), Orla Green, Bobala Gregor, Sam Grenwald, J. Griffith, L. Grimes, Simon Grist (retired), Charles Grogan, Charles Hager, Alexander Hamilton, Frank Hamilton (retired), Henry Hanf, Harry Harris, Howard Harris, Andrew Harter, Arthur Hartgrove, Noah Harvey, Amliers Hayden, William Headrick, Albert Hess, Mrs. Charles Hill, Ralph Hitchens, Oscar Hittle, J. Hoffman (attorney), Ray Hubbard, Mary Hunsaker.

George Irish (exec. Wm. E. Shumaker & Co., stocks & bonds), Rose Izsak, Daniel Jeffries, James Jermain, Clifford Jones, S. Jones (physician), William Karstedt, Henry Katzenberger, Mary Kestler, Otis Keyes, Anthony Klee, Al Koesters, J. Kuhn, Ralph Lakin, James Lamont, Dora Lane, Grant Lewis (clergyman), William Lindley, John Livengood, Ivy McClamrock, James McJenkins, Thomas McMeans, Harry McNally, Thomas Madden, Patrick Mallon, Earl Martin, A. Maschino, Louise Mass, Sallie Matthews, Asa Mayhugh, George Meyer, Max Meith, Edgar Milburn, Osa Miller, Charles Milner, Loren Miner, John Mingle, Gertrude Moon, Malcolm Moore (gen. agt. Mass. Mut. Life Ins. Co.), Benjamin Morgan, John Morgan, John Noble (agt. Security Ins. Co.), Elsie Nutgrass, Herbert Oliver, Jesse Peden, William Paine, Edward Pierce, Arthur Potts, Claud Powell, William Rice, Arthur Robinson, Wesley Ryan, Sam Salzman, Charley Sanders, Edith Sanders, Dr. T. Sargent, Elmer Schad, Fred Schaub, Emma Schiffman, Paul Scholl, Edward Scoonover, Charles Seibold, Frank Selick, William Senefeld, Margaret Shaugnessy, Chester Shockley, Robert Sinclair, Albert Smith (genl. supt., Indiana Bell Tel. Co.), Carl Smith, James Sproule, Graham Squires, C. Steinmeier, Grace Stevens, William Sturm (columnist), Clarence Sullivan, Merrill Sullivan.

Charles Tarpenning (pres. sheet metal works), Ada Teagarden, Martha Teeter, E. Temperly, Walter Thomas, Kenneth Thompson, William Tolin, Charles Trees, James Trimble (pres. Trimble Realty Co.), Helen Tuttle, F. Van Winkle, E. Vidicki, Charlie Voelker, Simeon Webster, Rose Weekly, Charles Welbke, Melvin Wells, David West, Joseph Whelan, Norris Whiteaker, Walter White, Lena Wilbke, Frank Wiley (pres. Indianapolis Electrotape Foundry), Earl Williams (ins. agent), Clifford Wilson, Paul Wilson, Thomas Wishmire, Moses Wolf, Ralph Young.

Industrial Companies: No. 7, \$3,175; No. 8, 121 claims, \$27,906; No. 9, 242 claims, \$65,147; No. 12, 72 claims, \$14,175; No. 15, 304 claims, \$53,834; No. 16, 632 claims, \$117,608.

## JASPER—\$124,000

John Huther, Joseph Jahn, John Lorey (mayor), John Mehne, Joseph Schroering, Albert Sonderman.

## JEFFERSONVILLE—\$139,000

Ora McIntosh, Dr. Arthur Mead, Dr. Alfred Schalek, Willacy Schwaninger.

## KNOX—\$36,000

Alonzo Bolen, Ammi Harden, Abbie Kelley, Christina Kostial, Ethel Rogers, Elmer Schwartz, Helen Wyland, Russell Wyland.

## KOKOMO—\$455,000

Robert Fearey, Joseph Frakes, G. Gerhard, Harry Gilliam, Russell Imbler, Lloyd Lewis, Nathan Marsh, James O'Rourke, Ewart Page, Glen Shawhan, Edward Snyder, Roy Turley.

## LAFAYETTE—\$460,000

John Barry, Fannie Binkley, E. Crabb, Elmer Dickey, J. Graham, Lewis Grubbs, Emmett Harmon, Jack Haworth, Fred Hencke, Joseph Held, William Holmes, T. Humphreys, Carl Hunerwidel, Ruth Jacoby, Thomas McLaughlin, Peter Marocco, Guy Merrill, Nicholas Michalke, Pardon Oberla, Grace Panlener, Omer Peterson, Alfred Randolph, Rothwell Robinson, George Vanderkolk, Robert Wilson.

Industrial company No. 16, 281 claims, \$46,187.

## LA PORTE—\$151,000

Rex Dulmitch, Albert Fargher, Cory Henton, Albert Prellwitz, William Stewart.

## LIGONIER—\$41,000

Freeman Moore (Ford dealer); 1 dentist, 1 physician.

## LOGANSPORT—\$192,000

George Coleman, William Deniston, William Hass, George Heimlich, Charles Jacot, Bessie Kleppinger, Frances McSheehy, Harry McSheehy (editor), Paul Minneman, O. Shirley, Alfred Spencer, Dr. James Stewart, Walter Uhl (Telephone Co. Mgr.).

## MARION—\$420,000

Charles Cox, Charles Dillon, Laura Ford, James Gable (former pres. Marion Paper Co.), Matthew Gartland, Dr. Edwin Harold, William Hillsamer, J. Hodgson, Arthur Loucks, Walter Luger, Nolen Norman, Jesse Scher, Edwin Smith, James Wolfcane, Charles Worrall.

## MICHIGAN CITY—\$233,000

Clarence Barfknecht, E. Buczwaske, Lee Burlingham, Finley Carson, Julius Cook, Dr. John Foster, Hugo Keppen, August Kresiminski, Herman Levenenz, Andrew Rauchenberger.

## MISHAWAKA—\$166,000

Sherman Baugher, Henry Bokhart, Joseph Buckel, Edith Heminger, Arthur Rosenberger, Agnes Schroeder, George Stanley, John Wrasse.

## MOUNT VERNON—\$94,000

Charles Little, Bertha Quinser, Charles Scherer.

## MUNCIE—\$1,569,000

Luther Adair (Am. Laundry executive), Everett Ballinger (executive), Robert Bradbury, Frank Bunn, Clarence Dearth, Charles Gilmore, Robert Hedges, Donald Hensel, Harvey Hodson, Pearl Hopkins, Robert Kuhner (Kuhner Packing Co. purchasing agt.), John Nottingham, Lewis Owen, Lela Rawlen, Frederick Stauff, Ray Walling, Bert Warren.

## NEW ALBANY—\$531,000

Clarence Amster (executive), Oscar Barth, Cornelia Bedan, Charles Brown, Sadie Cossairt, Casper Erb, Beatrice Hurst, Mary McCoy, Russell McCoy, Loretta Mayer, Clem Sermersheim, Edwin Sevringhaus, Mildred Shine, David Swarens, Robert Warman.

Industrial Companies: No. 7, \$1,100; No. 12, 18 claims, \$3,529; No. 16, 171 claims, \$31,856.

## NEW CASTLE—\$49,000

Joseph Alexander, Elihu Beard, Dr. Hugh Hall, Walter Jennings (bank pres.).

## NOBLESVILLE—\$74,000

Clarence Barker (hardware), Bertha Bordner, Albert Haas (clothing), Frank Oursler, John Schull.

(Continued on next page)

## Industrial Assistant Superintendents and Agents

We are looking for producers—having openings for Superintendents (which with our Company is the same as a detached Assistancy with an Industrial Company), also agents who are looking for a future.

Superintendent's guarantee \$150.00 per month with an overwriting of 10% on all Ordinary, as well as times on all Monthly Premium increase.

We pay no guarantee to agents, but our times on increase the first year equal 34 1/3 times industrial; 2nd year, 39 times; 3rd year, 43 1/3 times; 4th year, 47 1/2 times and 5th year and thereafter 52 times.

Commissions on collections on debits range from 15% to 20% with debits collected once a month. Ordinary commissions 65% up with renewals as long as you remain with the Company.

Our policy contracts are not surpassed by any Company. We issue regular Ordinary policies on the monthly payment plan with premiums as low as 21¢ per month. Our policies have cash surrender, loan, paid-up and extended insurance values after three years.

We have openings in Indiana and Michigan for live wires. If you can qualify and desire to make a connection with a Company which recognizes ability write giving full particulars as to your insurance experience in strict confidence to A. S. Burkart, Vice President, Conservative Life Insurance Company of America, South Bend, Indiana.

Names in each town are only a partial list of claims paid during 1937.



## Indiana—Continued

## PERU—\$146,000

Charles Clifton (contractor), Rollin Cundiff, Corbett DeHaven, George Hepler, William Polk, Charles Redmon (dentist), Milo Shepler, Loree Van Osdol (dentist).

## PLYMOUTH—\$55,000

Charles Baker, Louis Bunnel (mortician), Milton Foreman, Cline Teeter, Charles Van Camp, Francis Yockey.

## PORTLAND—\$47,000

A. Milligan, Luander Zeigler; 1 building contractor, 1 coal dealer.

## RICHMOND—\$391,000

Lewis Baumer, Lee Burg, Edward Harris (pres. Palladium Publishing Corp.), William Haynes, Michael Huth, A. Jay, Edward Klute, Nettie Longstreth, Lennie Menger, Elmer Reuter, Arlene Riley, Edward Ryan, Francis Staten, DeWitt Swift, Ferdinand Trine, Francis Vermillion, Ray White, George Woods. Industrial Company No. 16, 174 claims, \$29,760.

## ROCHESTER—\$39,000

Arthur Copeland, Charles Davisson, Marion Marriot, Ralph Rowe, Bryant Shipley.

## RUSHVILLE—\$56,000

Lowell Jordan, Gary Oldham, Paul Stewart (retired clergyman), James Wilson.

## SHELBYVILLE—\$186,000

Harry Burnett, John DePrez (publisher), Clinton Handley, Dorothea Lockridge, Benson Richards, John Sertain, Michael Snyder, Oliver Wells. Industrial Company No. 7, \$1,000.

## SOUTH BEND—\$1,668,000

Over 168 Ordinary Claims. Over 137 Industrial Claims. Hazel Aurand, Susie Baner, Elma Bare, Ruth Bell, William Bell, William Bergen, Franklin Brodbeck, Dwight Burkett, Samuel Burns, Warren Bush, Peter Dhert, Urban Dietrich, Thomas Douglas, Roza Farkas, Nate Fitch, Eunice Foley, Edgar France, Ursolya Gerencser, John Glueckert, Agnes Haas, Ralph Harris, Ferdinand Hartman, Harry Hawley, John Herbst, Kermit Hindle, Gustav Hoffmann, Ulysses Holmes, George Hoover, Margaret Hoxey, Earl Jackson, Ernest Kepler, Paul Kies, Charles Kobar, Clarence Krock, Otto Krueger, James McCartney, George Malner, Henrietta Martin, Susan Miczak, Julius Morman, Ruth Mueller, Isiah Murray, Florence Nave, Louis Nemeth, Dorothy Obermer, Kaelean Orban, William Orison (partner, Mercury Motorways, Inc.), Ernest Peters, Jay Roberts, Robert Schellhase, Otto Scherman, Maneta Scherhorn, Anselm Schroeder, Roman Sledzikowski, John Soos, Michael Steinkruck, George Swintz, Teresia Szabo, Iva Ullery, Steven Varga, John Warner, Albert Wright, Thomas Wright, Milton Wurster, Sam Zihss, John Suver. Industrial Companies: No. 8, 137 claims, \$34,229; No. 16, 257 claims.

## TERRE HAUTE—\$1,525,000

Over 58 Ordinary Claims. Over 89 Industrial Claims. CLAIMS BY AMOUNTS  
1—\$100,000 or over  
1—50,000 to \$100,000  
9—10,000 to 25,000

William Barker, Millie Bryant, James Bucklin, Emory Burger, James Caldwell (attorney), Samuel Loren Call, Jarvis Crabb, John Criss, Raymond Deller, Matilda Frericks, Ann Gada, James Gillis, Jack Graves, George Hamilton, Alvah Moxie, John O'Boyle, James Peveler, Ronald Ross, Charles Saikley, Mary Siering, James Smith, Grover Spahr, August Stratman, Ernest Terhorst, Raymond Wey (ins. agent). Industrial Companies: No. 9, 89 claims, \$34,456; No. 16, 299 claims, \$54,997.

## VALPARAISO—\$80,000

Hazel Butter, T. Horner, William Millard, L. Schenk, Helen Worden.

## VINCENTS—\$363,000

Frank Bastin (pres. Blackford Window Glass Co.), Frank Bolk, William Calverley, Surrilida Clark, Mat Flynn, Ruth Gray, Richard Green, Edward Grider, Charles Griffith, Everett Jackson, Ulysses Robinson, Austin Snyder, George Stewart, Carroll Summerland, Harry Taylor, William Whitmore, Robert Whittington. Industrial Companies: No. 7, \$1,100; No. 16, 173 claims, \$34,761.

## WABASH—\$186,000

Dale Claudy, Oren Lucas, Thomas McNamee, Charles Miltenberger, Jack Sallors.

## WASHINGTON—\$78,000

William Larrick, John O'Hare (priest), George Raymann, John Yarbrough.

## WHITING—\$126,000

Andrew Baran (undertaker); John Berila, Theodore Kammer, John Odobynak, Tom Svetic.

## WINCHESTER—\$38,000

Roland Hunt, Henry Meek, Charles Snell.

## OTHER INDIANA TOWNS—\$5,267,000

(Partial List)

Acton: C. Hach; Adams County: H. Fuelling—Akron: C. McMahon, F.

Murphy, Alexandria: R. Franks—Amo: C. Layman—Andersonville: C. Mitchell—Andrews: L. Miller—Arcadia: J. McKenzie—Argoa: G. Reed, Auburn: C. Bauer, L. Whitten (executive)—Austin: W. Everhart. ●Bainbridge: H. Darnell—Bear Branch: F. Elder—Beech Grove: E. McDowell—Berne: R. Dubach—Bloomfield: J. Bowden, A. Haig (bank pres.)—Bloomington: F. Bannon—Blountsville: L. Duke—Bourbon: R. Houser—Bremen: J. Wagner—Brewersville: C. Neely—Bringinghurst: Margy Cline, P. Rule—Bristol: K. Carmien, P. Dygert—Brook: T. Collier (physician), R. Lyons—Brooklyn: J. Black—Brooksbury: F. Tevis—Brownburg: P. Lingeman—BUGGSTOWN: B. Bartol—Butler: C. Walker.

●Camby: W. Remsburg—Cannelton: S. Cook—Carmel: F. Hattery, A. Sheets—Cayuga: A. Clark, M. O'Neal—Center Point: L. Carpenter—Centerville: H. Mendenhall—Chalmers: C. Abbott—Chandler: H. Maes—Charlestown: H. Emily—Chesterton: J. Conticchio, R. Lindquist—Chili: M. Heagy—Cicero: J. Newby—Clay City: J. Hauck—Clear Lake: C. Bowman—Cloverdale: W. Wingert—Coatesville: C. Layman—Converse: L. Pearson, C. Ryder (editor & publisher)—Cortland: F. Plumer—Corydon: L. Knowlton (minister)—Covington: W. Massey (real estate)—Cromwell: A. Evans—Crothersville: F. Horst—Cutler: C. Bryan, N. McCarty.

●Dana: Alma Brown—Danville: H. Rutledge—Deputy: S. Webster—DuBois: Henry Heeke—Dunkirk: J. Platt. ●East Enterprise: H. Stowe—Eckhart: L. Berkey—Edinburg: M. Loin, Florence Mutz—Edwardsport: Mary Reeve—Elizabeth: T. McPhillips. ●Fairmount: E. Jones, R. Stephens (dentist)—Fillmore: C. Neier (retired), T. Talbott—Flora: I. Kingery, R. Long—Forest: E. Overman—Fort Branch: Ovella Vickery—Fortville: A. Alberta Wilson—Fowler: J. Jones—Freeport: E. McArthur—Fulda: F. Bertke. ●Galveston: A. Martin—Gaston: W. Clark—Geneva: C. Cook, B. Miller—Glenwood: D. Noe—Grabbill: W. Holloper (minister)—Granger: L. Remley, F. Ujj—Greenwood: P. Harmon, E. Stretchberry.

●Hagerstown: C. Teeter (pres. The Perfect Circle Co.)—Hanna: W. Shei—Hauptstadt: Barbara Roeder—Hazelton: O. Milburn, O. Thompson—Hebron: C. Hallberg, J. Little—Hobart: A. Brooks—Howe: E. Grove—Huntingburg: H. Studer. ●Jasnoville: R. Whittington—Judson: E. England. ●Kempston: Lavinia Johnson—Kendallville: C. Bridenthal (publisher)—Kennard: L. Walker—Knightstown: R. Bell, R. Paddock—Kouts: J. Murray. ●La Grange: E. Day—Lapel: C. Sears—Leavenworth: C. Bledsoe, C. Voyles—Lebanon: R. Campbell—Leesburg: D. Berverda—Leroy: A. Gibbs—Lewis: P. Hostetler—Ligonier: F. Moore—Linden: J. Neal—Linton: T. Harris—Lizton: I. Dale—Longbeach: R. Glidden—Loogootee: D. Jackson—Losantville: R. Lumpkin—Lowell: C. Gragg, A. Kroeger (priest)—Lucerne: Eva Melinger—Lynn: Hazel Bascom, William Catey.

●Macey: C. Raber—Maplewood: Catherine Flavin—Markle: Elizabeth Girvin—Marshall: W. McMurty—Medora: T. Newkirk—Middletown: William Dillon (clergyman)—Mill Creek: H. Roda—Millersburg: Irma Larimer—Milroy: Wildie Davis—Mitchell: H. Crawford—Modoc: F. Fouts—Monterey: L. Keller—Montezuma: J. Reede—Montgomery: E. Harris—Monticello: T. Hanway—Montpelier: Electra Booher. ●Nappanee: G. Freese, R. Sheets—New Augusta: H. Ely—Newburgh: P. Hoffman, Jr.—New Carlisle: Dr. H. Hall—New Haven: C. Schuckel—North Judson: J. Schieman—North Madison: M. Boerner—North Manchester: S. Neher—North Salem: C. Kurtz—North Vernon: W. Hare, G. Jackson, Jr.

●Oakland City: J. Hancock (ins. agent)—Oakland: Dr. C. Kneer—Osceola: G. Herli—Osgood: F. Schmidt—Otto: J. Cleffman—Owensville: J. Clark, Miranda Gardner—Oxford: R. Steele. ●Paragould: W. Bradsher—Paris Crossing: W. Bare—Parker: J. Merrill, Trixie Paul—Parr: J. Boor—Pendleton: W. Cooper (jeweler)—Pennville: H. Butcher, H. Williamson—Petersburg: S. Robertson—Pittsboro: G. Bray, James Gentry—Pleasant Lake: S. Butler, M. Waymere—Poseyville: M. Finch—Princeton: W. Boren (dentist), A. McCarty. ●Remington: A. Coleman, Josia Flauding—Reynolds: J. Cole—Richland: Luna Partridge—Roann: M. Baber—Roanoke: E. Richards, C. Robinson—Rockport: J. Strassell—Rolling Prairie: A. Walinski—Romney: P. Vess—Rosedale: J. Hawkins—Royal Center: Mabel Elliott—Russiaville: J. Hartsuck (minister)—Russellville: L. Nicholson.

●St. Joe: G. Strong—Salem: Frances Corman, R. Shanks—San Pierre: P. Eckert—Saratoga: R. Wolf—Circleville: H. Grove—Scottsburg: C. Rider—Sellersburg: A. Hanger—Seymour: F. Goecker—Sharpville: W. Williams—Shelburn: H. Stark—Sheridan: H. King—Staunton: O. Targett—Sullivan: L. Hecht, J. Needham—Summitville: S. Ellsworth, L. Warner. ●Taylorsville: T. Covert, J. Downey—Tennyson: G. Powers—Tipton: C. Barr, A. Lance—Toscin: Dr. D. Blue—Troy: J. Frazier.

●Union City: Sarah Caupp—Union Mills: E. Cook. ●Veederburg: J. Cronk—

Names in each town are only a partial list of claims paid during 1937.

# Money Problems of Average Man Solved by Insurance

By E. E. LAMB

Chicago General Agent Columbian National Life

In life insurance, as in other fields, big payments make headlines—average payments make history. Every family regardless of its economic status has its peculiar problems which money alone can solve. Those problems are big or small, not so much in the amount of money necessary to solve them but rather in the degree to which they have been solved.

The greatness of literature or art is not measured by its size. The Lord's Prayer, the Gettysburg Address embody immeasurable sources of wisdom and tremendous appeal in few words. Likewise the money problems of "the average family" require the same completeness of expression and the wisdom to make it impregnable from every material or human hazard. The life insurance profession, accepting this challenge, has made it possible to adequately solve this average family's problem.

## Example of Average Man

Take for example the problem of the married man of 35, a wife 30 and a son four and a daughter two. The husband earns \$50 per week, most all of which is used to pay rent, build an equity in a modest home, food, clothing, medical care, etc. His problem is not so much to provide the necessities of today but to guard against the money problems which arise for "the man who lives too long" or the graver problems of the

family of "the man who dies too soon."

Life insurance offers to this man and his family the solution if he can but save from his earnings as little as 12 percent per year. A combination of policies may be so arranged as to provide a money program which in the event of his death will protect his family as follows: \$1,500 in cash; \$200 per month for one year; \$100 until the youngest child is 22 years of age; \$50 per month for life to his wife. This income program is equivalent to the return on \$30,000 invested at 4 percent. The accumulation of such a principal would be extremely difficult under any other method, and yet 12 percent of this salary and a scratch of the pen has solved this family's income problem.

## Can Purchase Life Income

Under the same program "Mr. Average Man" may discontinue the plan at age 65 and use the savings in his policies to purchase for himself an income of \$50 per month for as long as he lives. By adding to his life insurance income at 65 his social security pension, he has built for himself and family an estate, adequate and complete at a price which is reasonable and sure.

For the solution of those problems which only money can solve is it any wonder men are turning more and more to that which solves it best—life insurance on an income plan.

Vevay: W. Buschmann. ●Waldron: H. Baker, Walton: Fay McFadden—Wanamaker: M. Leonard—Wanatah: H. Jenkins, M. Jenkins—Warsaw: E. Kimes, V. Yeager—Waveland: J. Milligen (ins. agt.)—Waynetown: E. Boldt—Westfield: G. Coale, Grace Rogers—West La Fayette: Mary Edmunds, H. Overesch—West Point: G. Hawthorne—Westport: F. Davis (dentist), L. Williams—Westville: Lillian Wolfe—Wheatfield: B. Keene—Wheatland: J. Abbott—Wilkinson: Anne Wilkins—Williamsburg: J. Coltrane—Williamson: Lula Runkel—Winamac: J. Nye (attorney), H. Redlin—Woodburn: A. Koithahn.

## IOWA

Total Payments ..... \$34,700,000  
Rank in Payments ..... 17th  
Rank in Population ..... 20th  
Payments Per Capita ..... \$13.64

(For towns with fewer claims see end of list)

## ALBIA—\$49,000

Wilford Fasold, George Godfrey, Samuel Harmegnies, Thomas Hickenlooper, George Laidlow.

## ALGONA—\$36,000

Clarence Shilts, Frank Winkel.

## AMES—\$171,000

Helen Bressell, Percy Brown, Escoff Hick, John Kopf, Frederick Waters (dentist).

## ANAMOSA—\$54,000

Clifford Barker, Bernhard Behnken, Clifford Corwin, John Gray, Henry Morey, August Schlemmer.

## ANTHON—\$20,000

William Donath, Wm. Hughes.

## ATLANTIC—\$63,000

Henry Bills, Charles Linn, John Wood.

## AUDUBON—\$48,000

Henry Petersen, Thomas Rutherford, Jr., Edwin VanGorder (pres. of bank).

## BANCROFT—\$19,000

Edward Droessler, Michael Flynn.

## BOONE—\$106,000

John Bennett, Emmett Ford, John Gibbons, Harold Gray, Johannes Hansen, John Kinsman, Guy Metzger, Jeremiah

O'Connell, Hallick Standley, Arthur Wester.

## BOUTON—\$20,000

Burr Gardiner, John Hensen, Edward Mulder.

## BURLINGTON—\$896,000

Over 56 Ordinary Claims. Emil Baume, Arthur Benner, Harry Bergundthal, Fred Duermeyer, Julius Fladt, James Flynn, Fred Gustafson, Geo. Hauber, Charles Kienlen, Chris Kuenzel, Edward Larson, Chas. Lundgren (ins.), John Mercer, Oscar Messmer, John Miller (financier), Gerhard Oetken, George Ohls, Fred Sonenberg, Wm. Stowe, Dr. Amos Thornber, John Voigt, Wm. Welmer, John Williams, James Walker.

## CARROLL—\$58,000

Anthony Baumhover, Julitta Gule, David LaPlant, Bernard Mitchell.

## CEDAR FALLS—\$148,000

Carolyn Dilger, Erasmus Garrett, Peter Petersen, Harold Reiher, Curtis Rodocker, Adam Wagner.

## CEDAR RAPIDS—\$961,000

Over 93 Ordinary Claims. Over 41 Industrial Claims. Edward Beane, Steven Belehrad, Archie Bennett, Herman Breuer, Karel Bullock, Edward Byers, Daniel Cahill, Theron Colby, Geo. Dabinett, Anton Drapala, Samuel Gardner, Josef Javurek, Essie Jensen, Alexander McGregor, Willis Martin, Loyal Miller, John Mohn, Howard Neff, Philip Palmer, Leo Peters, David Rhoades, Jr., Ralph Schlack, Frederick Schultz, Dr. Benjamin Sheldon, Jay Sigmond, William Smetana, Joseph Smreck, Oliver Spicer, John Steiner.

John Toeller, Stephen Van Kuren Cosmus Wood. Industrial Company:—No. 8, 41 claims, \$13,116.

## CENTERVILLE—\$206,000

Polly Baker, Edward Bulmahn (pres. Iowa Southern Utilities Co.), Bernard Fuller (pres. of Hercules Mfg. Co.).

## CHARLES CITY—\$38,000

Wm. Convery (priest), Oscar Schuetz, Wm. Wright.

## CHEROKEE—\$147,000

George Andrews, John Grigg, James Heymer, Chas. Meloy (att.), Leonard Moritz, Wm. Pitts.

## CLARINDA—\$98,000

Florus Dawes, Harrie Hawley, Fred Racine.

## CLEAR LAKE—\$94,000

Charles Beckner, James Jones, George Ott.

## CLINTON—\$277,000

John Gerche, Harlan Lane, Wm. Mess, Harry Paulson, Mathew Redden, John Tingeft.

(Continued on next page)



## Iowa—Continued

**COUNCIL BLUFFS—\$775,000**

Over 58 Ordinary Claims  
Otto Applequist, Bertus Behrens, Hilren Behrens, John Blanchard, Claude Datesman, Charles Davis, Clairance Dillehay, Walter Hansen, Joseph Johnson, Orrie Kinsell, Hugh McAlexander, Earl McClain, Robert McTwigan, U. Manchester, Wm. Mitchell (atty.), David Stuart (atty.), Floyd Swan, Thure Turnquist, Fred VanDruff, Jr., Edwin Watterman, Robert Weimar, Rudolph Williams, Charles Yates, George Zoller.

**CRESO—\$45,000**

Fred Linrooth, George Lybbert, Edwin Shobakken, Josef Sobolik.

**CRESTON—\$96,000**

Martin Brennan, John Foster, Frank Hood, Carl Johnson, Elias Moore, Loren Small.

**DANBURY—\$19,000**

Casper Brenner, Anna Carlson, Frank Oberreuter.

**DAVENPORT—\$1,488,000**

Over 72 Ordinary Claims  
Over 152 Industrial Claims  
CLAIMS BY AMOUNTS:

3—\$100,000 or over  
2—50,000 to \$100,000  
5—25,000 to 50,000

Jesse Andre, Herman Bartemeyer, Auguste Brooks, Roy Bryan, Howard Camp, Hugh Donnelly, Louis Eckhardt, William Fick, Francis Foley, Geo. Gould, Joseph Gyenge, Jr., Roland Harned, Adolph Henschen, Pierre Hicks, William Jager, David Kimberly (state senator), Otto Kinnemann, Fred Meiner, F. Meyer, Walter Mooney, Ed. Mueller, Thomas O'Brien (vice-pres. McCarthy Improvement Co.), Peter Reiners, Jennes Richardson, Abraham Rothschild, Bernard Schmidt, Wm. Sharmahan (priest), Abel Simmons (mgr. M. L. Parker Co. dept. store), Lee Wareham, John Weir, J. Worker, Herman Zench.  
Industrial Company:—No. 8, 152 claims, \$36,768.

**DENISON—\$52,000**

A. Balle, Peter Eggers, Christian Kruse, Herbert Sieck.

**DES MOINES—\$3,061,000**

Over 215 Ordinary Claims  
Over 136 Industrial Claims  
CLAIMS BY AMOUNTS:

1—\$100,000 or over  
6—50,000 to \$100,000  
3—25,000 to 50,000  
18—10,000 to 25,000

Andrew Anderson, George Ayres (pres. Central Life Assurance Society), Wm. Betts, George Blair, Samuel Bower, Loran Braught, Charles Brooks, Delbert Brown, Clarence Campbell, Denver Canfield, James Caruthers, Mark Conkling, Jr., Fountain Craddock, Robt. Crawford, George Cromley (broker), Melville Davis, Charles Dimple, John DeVries, Ernst Eggers (pres. Eggers-Des Moines Container Co.), E. Ferrier, Vernon Forbes, Benjamin Glew.

Joseph Hall, Chas. Hansen, Fred Hartman, Clarence Harvey, Emery Hodgson, Arthur Holder, Gent Holland (ins.), Richard Hughes, Leland Kountz, Stephen McAlpin, Albert Marshall, Manning Martin (ins.), Dwight Merritt (mgr. of Inv. Co.), Clyde Miller, John Moore (hotel prop.), Harry Mugge, Ray Noland (orthodontist), Albert Osburn, Albert Ostrander, Dr. Robert Parriott, William Ryan (atty.).

Frank Shaw, Arthur Small (state law librarian), Erwin Spetman, William Thomas, Wilma Tidrick, Cornealious Turner, John Uley, William Webster, Frank Whitcomb, Eurenia Zangari.  
Industrial Company:—No. 8, 136 claims, \$32,914.

**DUBUQUE—\$628,000**

Over 63 Ordinary Claims  
James Boyce, Henry Bradley, John Carney, Charles Clancy, Matthew Cooney (atty.), Arnold Didesch, Thomas DeCray, Arthur Harkett, Alphonse Hauer, Geo. Helmrich, John Henschel, Raphael Kennelly, Mathias Knippel, Richard Kolck, Charles McDonald, James McEvoy, John McEvoy, Daniel Mahoney, James Schilling, Bernard Wehlage, Wm. Weidner, Michael Wolff.

**DYERSVILLE—\$27,000**

Robert Koopman, Francis Kramer.

**EDDYVILLE—\$19,000**

John Jager, Cornelius Keegel, Isaac Shields.

**EMMETTSBURG—\$44,000**

Jeanette Dalen, Catherine Doyle, Will Morling (atty.).

**ESTHERVILLE—\$58,000**

Amos Kibbee, Mary Leek, Kate Miller, Hans Sconberg, Wm. West.

**FARMINGTON—\$27,000**

T. Driscoll, George Graham, Harry Van Auker.

**FAYETTE—\$32,000**

Sidney Bass, Harold Henniges, Robert Story.

**PORT DODGE—\$225,000**

Rosell Beary, Katherine Collins, Arthur Gordon, Faber Hale, Charles Haywood, Edward Johnson, James Leonard, Dr. James Lowry, Edward Masterson,

**Steady Income**

**NEW JERSEY**—My husband began taking out life insurance very early. He told me several years ago that he expected me to use some of it to tide us over the period while his estate was being settled. However, I have reserved only a small sum for emergencies and have invested the major part so as to yield an income, putting a considerable amount into an annuity. My husband had taken out some insurance which he had expected to use for the children's education, but our circumstances made that unnecessary to fall black on. So the children now hold it in the form of endowment policies. They have an additional value to the holders as an incentive to take out insurance on their own account.

Thomas Plainer, Frank Prusia, Phillip Rleron, Fred Rummel, Henry Trost, Frank Utley, Delos Woodward.

**PORT MADISON—\$189,000**

Frank Rustler, Anthony Boeddeker, Leslie Boyles, Henry Gockel, Frank Hawes, Michael Kaufmann (minister), Robert Lamb, Charles Phillips, Louis Pranger, William Wemmer, Albert Wendt.

**GILMORE CITY—\$15,000**

Vincent Griffin, George Mast (dentist), Frank Paine.

**HAMBURG—\$36,000**

August Hinze, Marsena Morgan, Horace Noble.

**HAMPTON—\$39,000**

Charles Boehme, Maurice Burr, Will Nolte.

**HUMBOLDT—\$27,000**

John Berkheimer, Frank Geist, John Meadows, Fred Reasoner.

**IDA GROVE—\$66,000**

Patrick Costello, David Eads, George Horn, Frank Jones, Edwin Lindsay, Henry Walker, John Weissensee, Frederick Wohlenberg.

**INDEPENDENCE—\$56,000**

Antonie Kruska, Herbert Reed, George Spangler.

**INDIANOLA—\$45,000**

Homer Coppock, Joseph Randolph, Charlie Tucker.

**IOWA CITY—\$460,000**

Chas. Bauer, Albert Borts, Charles Drain (professor), Charles Dutcher, Sylvester Ellis, Chester Griggs, James Huskins, John Keller, Edward Kelly, Robert Koser, William Leeper (supt. of schools), John Miller, George Speidel, Harry Thatcher Jr., Leigh Wallace, David Yarnell.

**IOWA FALLS—\$42,000**

Harry Bradford, Alvin Henderson, Glenn Seney, A. Stonebrook, John Weiden.

**JEFFERSON—\$34,000**

Alice Abraham, John Johnson, Harry McCartney.

**KEOKUK—\$399,000**

Freda Baldwin, Ralph Bear, Ray Dickson, Dr. Frank Dorsey, Charles Duncan, James Hoerner (pres. Iowa Fibre Box Co.), Christian Loewenstein, Newell Montague, Hugh Russell, Walter Swinehart, George Weissenburger, Charles Wilkins.

**KEOTA—\$34,000**

Lyman Hinsdill, George Holmes, Jerome Ochs.

**KNOXVILLE—\$55,000**

Paul Clark (dentist), Marshall Gardner, Edith Sophar.

**LA PORTE CITY—\$26,000**

Paul Kline, Joseph Smith, Charles Woodley.

**MADRID—\$32,000**

Charles Barclay, Paul Johnson, Chas. Ringstad, George York.

**MAKOKETA—\$65,000**

Forrest Doland, L. Fairbrother, Henry Kolker, Arthur McGowan, Evard Magruder (atty.), Noble Wilcox.

**MARCUS—\$19,000**

Edwin Glines, Daniel Sims.

**MARENGO—\$22,000**

Erma Davis, John Maier.

**MARSHALLTOWN—\$183,000**

Silas Calvett, George Clark, Anton Helebrant, Sarah Horan, Willis Leech (ins.), Charles Licatesi, Harold Lounsberry (atty.), William Pike, Carl Springer.

**MASON CITY—\$328,000**

Anna Beeler, Antje Diercks, Frank Hanlon, Leland Hewitt, Dr. Wm. Long, Lois Murray, Monnie Nelson, Lazo Radmanovich, Frank Stitz, James VanNote.

**MISSOURI VALLEY—\$37,000**

William Moss, Hugh Tamistea.

**MONDAMIN—\$19,000**

John Anthony, Ray Nelson, Irving Spooner.

**MONTEZUMA—\$20,000**

Wm. Fulton, Samuel Steffy.

**MONTICELLO—\$45,000**

Samuel Eberhart, Michael Leytem, Menno Moenk, Harry Petersen.

**MUSCATINE—\$216,000**

Samuel Bieri, Rush Duncan, William Graters, Wm. Hendricks, Joseph Kranz, Arthur Krejci, Jacob Lemkau, Theodore McKee, Chas. Reesink, John Ryan, Reuben Swanson, Frank Thaurer, George Trumpp, Sylvester Van Zandt.

**NEW LONDON—\$18,000**

John Dunn, Wm. Quayle.

**NEWTON—\$1,580,000**

Patience Hanke, Charles Jasper, Frederick Maytag (chairman Board Maytag Co.); 2 retired.

**NEW VIENNE—\$14,000**

Frank Gassman, John Haar, Herman Westhoff.

**NORTHWOOD—\$23,000**

John Amundson, Leland Hewitt, Frank Schmidt.

**OELWEIN—\$140,000**

Edna Burling, Maud Cedner, C. Holtzman, Harold Hoth, Jessie King, Norbert Maller, Edward Sanborn, John Sprank, Fred Thiele.

**OSCEOLA—\$42,000**

Lee Easter, Wm. Flynn, E. Taggart.

**OSKALOOSE—\$129,000**

Ernest Greffe, James McGregor, Joseph McNeil, Ross Newman (schools supt.), Clark Scott.

**OTTUMWA—\$466,000**

Aaron Anderson, Fred Bartmess, Lishy Bower, John Calhoun, Charles Connelly, George Cummings, Daniel Duree, George Evans, Wm. Gilger, Russell Harper, Jesse Harter, Hiram McCall, Thomas McElroy, Olin Michael, Charles Mitchell, Samuel Napier, Frank Nimocks (ins.), Harry Rice, Wauneta Schafer, Clarence Stephenson, Foster Williams.

**OXFORD—\$18,000**

James Delaney, Josef Kroupile, Frank Roubinek.

**PERRY—\$69,000**

Levi Knee, Jesse Ballentine, John Clark, Frank Kastner.

**POSTVILLE—\$29,000**

George Hein, Ira Riley.

**RANDOLPH—\$36,000**

Alexander McCord (dentist), Thomas O'Connor.

**RED OAK—\$83,000**

Emil Anderson, John Bergstrom, O. Christopher, Jennie Curtis, Ivan Jones, Ernest Myers, John Stemen.

**REINBECK—\$57,000**

Earl Emnot, John Murphy, Linus Murphy.

**ROCKWELL CITY—\$34,000**

Frank Dallenbach, Ambrose McGaheran, Steve Busch, Fred Smith.

**SAC CITY—\$42,000**

Wilhelm Heidelbauer, Francis Myrick, James Price, Alfred Shannon.

**SAINT ANSGAR—\$18,000**

Beryl Mueller, Hjalmer Robertson.

**SANBORN—\$22,000**

George Harges, Wm. Luke, Charles Walston.

**SEYMOUR—\$19,000**

Charley Mumby, Wm. Perkins (postmaster), Albert Wallis.

**SHENANDOAH—\$86,000**

Robt. Gillam, Fred Hackett, Frank Lawson, Marion Moore, Draper Robinson.

**SIoux CITY—\$1,365,000**

Over 104 Ordinary Claims  
Over 46 Industrial Claims  
Riley Armstrong, Bernard Aylward, Chas. Beguin, Wm. Brandon, Jacob Brown, Charles Bryant, John Carter, Fred Colbin (ins.), Warren Dunkle, Willis Ellis, Dave Erenberg, Edmund Gaynor (clergyman), Andrew Henderson, Leon Hovelson (mgr. Smith Hovelson Lumber Co.), Frank Johnston, Edward Kearney (banker), Philip Ketelsen, David Lening, Edward McGuire, Chas. Mahon, Casper Meyers, Edward Montgomery, Thomas Murphy, Thomas Myers, John O'Connor, John Paulson, Philip Pecaut, Floyd Prescott, Ulysses Pursell.

Albert Richards, George Skeels, Gabriel Steele, John Swanson, Donald Thorgreen, George Tiller, Wm. Vander Haar, Edward Wolf, Hardy Wood.

Industrial Company:—No. 8, 46 claims, \$14,873.

**SPENCER—\$96,000**

Herbert Adams, Forrest Brusie, Gail DeWolf, William Sweeney, Robert Wilson (bank examiner).

**STANTON—\$20,000**

Arthur Anderson, Eldon Isaacson.

**STORM LAKE—\$31,000**

James McLaughlin, Emil Mark, Frank Tellier (ins.), Patrick Toohey.

**STRAWBERRY POINT—\$10,000**

Robert Fairweather, Marvin Schmock.

**TIPTON—\$33,000**

Fred Bossert, Mearl Clark, Ernest Gay, John Linn.

**TOLEDO—\$24,000**

B. Fabrick, Geo. Jackson, Frank Kunch, Peter McGrath, Gordon Mathern, Wayne Whetstone.

**TRAER—\$36,000**

Ove Danielsen, Peter Eckhardt, Curtis Thomas.

**VINTON—\$44,000**

Joseph Ehlinger, James Hayward, George Kaiser.

**WASHINGTON—\$62,000**

Allen Fields, Frank McCaulley, Wesley Ramsey, Oral Sweet.

**WATERLOO—\$678,000**

Over 55 Ordinary Claims  
Warren Brown, James Caldwell, William DeRoame, Nathan Entwisle, George Hall, Warren Hinde, Fred Kross, David Kushner, Rudolph Kvach, Frank Lamson, Dr. James McAlvin, John McNulty, James Nichols, Howard Pickering, Lou Potter, Wm. Reusch (mgr. Benner Tea Co.), Robinson Ricketts, Wm. Schmitz, Edward Sims, Vernon Smith, Fred Stewart (retired banker), Thomas Thompson.

**WAUKON—\$36,000**

Fred Depping, Donald Klinkel, Chas. Magnusson, Anton Nierling.

**WAVERLY—\$49,000**

Anton Baderschneider (clergyman), Harold Bierle, Wm. Waltemate, Helen Wente.

**WEBSTER CITY—\$116,000**

Minnie Blue, Olin Clark, Frank Hamilton, Martin Hirt, Henry Kiesecker, Wm. Monroe, Wm. Ross, George Wheeler.

**WEST BURLINGTON—\$31,000**

Thomas DeJaynes, Wm. Hillgartner, Jerry Hueholt.

**WILLIAMSBURG—\$47,000**

John Furlong, Louie Schroeder, Frank Tomasek.

**WOODBINE—\$48,000**

Arthur DeCou, Wells Dewell, Bernard Riedl.

**OTHER IOWA TOWNS—\$3,819,000****(Partial List)**

●Ackworth: J. Demory.—Akron: H. Jurgensen, E. Lucht.—Albert City: G. Shold.—Allison: E. Willis.—Alton: J. List.—Anita: A. Biederman.—Armstrong: Jennie Bare, E. Howell.—Atalissa: Lucius Healy, J. King.—Ayrshire: W. Martin. ●Barnum: L. Condon.—Beaman: S. Brechtbill, A. Rohwer.—Bellevue: J. Bertsch, F. Elix.—Beimond: J. Mehue, E. Murphy.—Blanchard: C. Gates.—Blockton: J. Hoover.—Botna: L. Wycoff.—Breda: Christina Hauser.—Brooklyn: A. Clayton.—Buffalo Center: R. Lubben.—Burt: L. Marlow, C. Schryver.—Bussey: D. Bussey, J. Smith. ●Cambridge: A. Hall, R. Kean.—Castalia: D. Peckham.—Center Point: W. Gott, J. Newland.

Charter Oak: T. Abbott, W. Schwarz.—Chelsen: V. Melsa, F. Vitek.—Churdan: F. Webber.—Clarion: J. Sinclair.—Cleghorn: L. Egger.—Cluthier: J. Komicek, Amalie Novotny.—Coggon: Johanne Heiken, C. Jerome.—Columbus Junction: H. Edwards, M. Latta.—Corning: J. Nevius, H. Towner (atty.).—Corydon: D. Dotts. ●Dallas Center: A. Brandt.—Dayton: C. Lundberg, E. Rolfe.—Delhi: J. Hogan.—Dexter: J. Holderbaum, Mary Nida.—Dike: A. Engel.—Dougherty: F. Backer.—Dumont: L. Roder. ●Eagle Grove: M. Huibsch, W. Wehrheim.—Early: W. Waggoner.—Eldon: C. Stephenson.—Eldora: A. Agnew, J. Phillips.

Elkader: B. Hill.—Elma: E. Conway, J. McFaul.—Exira: C. Hansen.

(Continued on next page)

**An Executor Writes**

**INDIANA**—Mr. Karges carried approximately \$160,000.00 worth of Life insurance and this insurance played an important part in the settling of his estate. Taking care of all indebtedness, taxes, attorney fee, executors fees, etc., which otherwise, would have had to be taken care of by disposal of assets under adverse conditions.

The writer, as executor of the estate, wishes to emphasize the necessity for persons with an estate of any consequence to protect same with sufficient insurance to cover all items of cost and taxes that would be required in the settling of the estate in case of death. These costs, taxes, etc., undoubtedly, will exceed the expectations of any one who has not been involved in such procedure.—E. F. Karges.

Names in each town are only a partial list of claims paid during 1937.

## Iowa—Continued

●Fairbank: E. Meyer, Mary Schmit.—Fairfield: C. Fulton, E. O'Donnell.—Faragut: Margaret Bernatz, Dr. H. Coleman.—Fenton: E. Crouch, Jr., Lydia Uthof.—Fonda: J. McCarty, O. Mullen.—Fontanelle: E. Jacobs.—Fort Atkinson: G. Bouska, F. Novak.—Fredericksburg: E. Fankhauser, W. Waggoner.—Fremont: C. Carter.—Garner: A. Schultz, C. Schweigard.—Glenwood: H. French, Dr. Wm. Plimpton.—Goodell: L. Tanner.—Gowrie: W. Johnson, A. Lundell.—Greeley: G. Holthaus, G. Kenny.—Greenfield: P. McCrea, T. Rosenbaugh.—Grundy Center: I. Hasbrouck, S. Price (hotel prop.).—Guttenburg: Ethel Kann, R. Scholz.

●Hamlin: P. Mortensen Jr.—Hartland: C. Brown, Wm. Lewis.—Hartley: O. Kopp, Mary Vandermark.—Hawarden: J. Lind, C. Wilkison.—Hedrick: S. Morrow.—Holstein: F. Weede, G. Werner.—Holy Cross: P. Lynch.—Hopkinton: S. Bovenmyer, W. Morgan.—Hornick: W. Coase.—Hull: H. Lutiens, C. Tegrothenhul.—Humeston: H. Hines, T. Rutledge.—Jewell: Dr. C. Christensen, Sarah Riley.—Kadonah: R. Patterson, Ida Snider.—Ladora: J. Augustine.—Lake View: W. Cunningham, Dr. E. Speaker.—Larchwood: F. Quinlivan, Simon Roth (priest).—Lemars: J. Kelley.—Lenox: A. Ely, H. Laird.—Letts: J. Letts.

Lorimer: J. McCartney.—Lovilia: S. Miletech.—Magnolia: C. Reardon.—Maloy: J. Lambert, W. Shay.—Manilla: Sadie Carothers, M. Steckelberg.—Manning: E. Martens, F. Wohlenberg.—Marion: S. Hines, C. Vawter (minister).—Melvin: Alma Buchholz, H. Fohman.—Merrill: Catherine Burns, Josie Labahn.—Milford: Lucile Schwien, Wm. White.—Milton: U. Rice.—Mount Airy: H. Defenbaugh, G. Hayes.—Mount Vernon: W. Cavender, W. Penn.

●Nevada: J. Freeland.—New Albin: D. Mack.—New Hampton: J. Boellerschen, E. Frakes.—New Providence: S. Palmer.—Nichols: P. Kopp.—North English: Bessie Billingsley, C. Stover.—Norwalk: C. Crow, R. Pilmer.—Oakland: A. Inman, M. Parker.—Ocheyedan: W. Creel, G. Kirby.—Ogden: M. Bass, W. Frele.—Olin: J. Ireland.—Onawa: O. Gravatt.—Oran: R. Bailey.—Orange City: H. TePaske.—Ossian: H. Etteldorf.—Palo: C. Hepker.—Pierston: T. Binnall.—Pocahontas: I. Engh.—Protivin: V. Cisar.—Redding: Wesley Cole.—Renwick: W. Knigh.—Richard: G. Ressler.

Rock Falls: T. Morse.—Rock Rapids: V. Sater.—Rock Valley: A. Schemmer.—Roland: E. Nelson.—Rolf: Bessie Taylor, Albina Vavricka.—Ruthven: T. Logan.—Sheffield: K. Holmes.—Sidney: C. Fletcher, J. Jackson.—Sigourney: G. Baker (atty.), C. Pfannebecker.—

Solon: H. Maher.—Spirit Lake: W. Strong, C. Yarnes.—Stanwood: H. Haesemeyer, Stuart, F. Ball, T. Marlenee.—Tama: C. Steuhm, O. Walz.—Thurman: R. Nelson.—Turin: H. Brown.—Union: E. Kauffman.—Vail: E. O'Boyle, F. Slechta.—Van Horne: Garret Darcy, Dr. G. Wagner.—Varina: E. Masterson (priest).—Walford: J. Sindelar (priest).—Wapello: D. Sandy, F. Smith.—Waukee: D. Finnane, P. Hartman.—Wellman: N. Birkey, R. Turnipseed.—Wesley: Celia Gollner, Marjorie Kollasch.—Westgate: A. Edwards.

Wever: C. Lange.—Williams: L. Ball, T. Nunemaker.—Wilton Junction: J. Paustian.—Winterset: W. Blake, Wm. McNichols.—Woodward: J. Elliott, Wm. Wade.

## KANSAS

Total Payments .....\$27,300,000  
Rank in Payments .....22nd  
Rank in Population .....25th  
Payments Per Capita .....\$14.47

(For towns with fewer claims see end of list)

## ABILENE—\$164,000

Alva Duckwall (pres. A. L. Duckwall 5c & 10c stores), Robert Huston, Jeremiah Hilt, Earl Vereckler, Stanley Waring.

## ATCHISON—\$215,000

Junior Clements, Sheffield Ingalls (broker), Wallace Olson, Wilhelmine Wagner. Industrial Company:—No. 12, 18 claims, \$2,599.

## ATWOOD \$28,000

Jesse Briney (atty.), John Fry, Joe Harvonek, Fred Howard (banker).

## BELLEVILLE—\$54,000

Charles Baker, Albert Bowen, Louis Kasl, James Mosher, Henry Nitcher.

## BELOIT—\$46,000

John Dillner, William Hyde, Demmon McPeck.

## BURLINGAME—\$20,000

Charles Crumb, Alexander Hotchkiss, Charles Kelley.

## CHANUTE—\$76,000

Elmer Elliott, George Larson, William Walden.

## CLAY CENTER—\$61,000

Dr. Robert Algie, Frank Chapman, Lena Woodside.

## CLIFTON—\$19,000

Eugene Kirkpatrick, John Solbach.

## COFFEYVILLE—\$237,000

Francis Bartley, Dr. R. Burbank, Ernest Dooley, Claude Graves, Lael Roszel, Harry Strasburger.

## DODGE CITY—\$98,000

Thomas Baugh, James Bessey, Harry Grose, Carl Johnson, Frank McElgunn.

## ELDORADO—\$166,000

Menno Berger, George Driskell, Roy Hawkins, Herman Levinson (prop. Levinson's Dept. Store), James Walsh.

## ELLSWORTH—\$27,000

Josie Koralek, John Wamhoff, August Weinhold.

## EMPORIA—\$185,000

William Jones, Lon McCarty (judge), Ansel Mahoney, James Workman, Bert Young.

## EUREKA—\$44,000

Alfred Everly, Robert Focht, George Gray, James Moody.

## FORT SCOTT—\$96,000

Ira Benham (clergyman), Frank Carriher, Albert Schafer, S. White, Levi Wood.

## GARDEN CITY—\$83,000

George Fennup, William Hicks, Milton Killian, James Marshall.

## GOODLAND—\$57,000

Leo Bower, Fred Hunt, Fred Nordurft, William Wands.

## GREAT BEND—\$72,000

Orrin Dawson, Hazen Monroe, Alfred Powell.

## HAYS—\$69,000

Ernest Hurlbut, Dr. Charles Jameson, Henry Malloy, Matthew Truan.

## HERINGTON \$55,000

Floyd Bellinger, Ferdinand Borchard, Edgar Carruth.

## HUTCHINSON—\$497,000

Carl Anderson, John Boem, Arthur Cline, Everett Connelly, Frederick Cooter (banker), Carl Englund, Samuel Gilmore, Paul Hartmann, Archie Howard, William Hower, Roy Mason, Edward Moore (newspaper mgr.), Louis O'Donnell, Charley Oswald, Nick Renner, D. Richards, George Rundell, Chester Scott, John Stuart, Miles Stevens, Thomas Tedder, Stanley Winchester. Industrial Company:—No. 15, 23 claims, \$6,904.

## INDEPENDENCE—\$215,000

Charley Casey, Charles Connelly, Hazel Jarvis, John Schulte, Amos Scott.

## JUNCTION CITY—\$71,000

Joseph Collins, Axel Lundeen, Iva Price.

## KANSAS CITY—\$1,347,000

Over 80 Ordinary Claims  
Over 206 Industrial Claims  
Charles Beards, Charles Beck, Benjamin Bernard, Frank Bialucha, William Bird, James Branham, Albert Buxton (bank pres.), William Eagle, Dr. John Faust, Louis Field, Fred Goss, Francis Johannes (clergyman), Lawrence Laub-scher, John Long, John O'Brien (atty.), Eugene Patterson, Sam Polick, William Rose, Earl Schone, Charley Sergeant, John Sopcich, William Stalzer, Albert Waters, Jr., John Wilcox, Fried Winters. Industrial Companies:—No. 12, 69 claims, \$9,982; No. 15, 137 claims, \$27,412.

## LARNED—\$41,000

Edwin Bane, H. Bowman, J. Lowery.

## LAWRENCE—\$168,000

Charles Amidon, Robert Harpe, Guy Pettie, Ulysses Plank, Floyd Rankin, Charles Wells.

## LEAVENWORTH—\$214,000

Andrew Delaney, Pierre Hoffman, Mary Johnson (hotel owner), J. J. Josky, Victor Melquist, Charley Neal, John Titel.

## MCPHERSON—\$64,000

Frank Beam, Fred Ellis, Charlotte Helm.

## MANHATTAN—\$180,000

Samuel Ellis, Walter Flagg, Dr. Hazel Groody, Roy Lowe, Hal McCord, Hiram Runkle, John Ryan.

## MOLINE—\$21,000

Edwin Ames, Margaret Shaffer, Lloyd Smith.

## NEWTON—\$165,000

John Axtell, Walter Brown, William Hendry, Elmer Herrick, Albert Holbert, Wright Willis.

## NORTON—\$29,000

Levi Guthrie, Howard Stevens (county treas.), Charles Wyatt.

## OSKALOOSA—\$20,000

Charley Grimes, Raymond Harmony, Martin Landis, George Lucas, Leon Showengert.

## OSKALOOSA—20,000

Bert Gay, John Gutschenritter, Leta Meredith.

## PARSONS—\$139,000

Solomon Bean, Dr. James Creel, Wayne Maggard, Jay Morehead, Clifford Spain.

Industrial Company:—No. 15, \$14,446.

## PITTSBURG—\$175,000

Fred Johnson, John Korb, William Van Pelt.

## PRATT—\$96,000

John Cole, Arthur Farmer, Ben Waltz.

## SALINA—\$270,000

Larkin Bowers, Dallas Grover, Elmer Robinson, Herman Ruhleng, Orin Snow.

## SEDAN—\$32,000

James Bradley, James Fish, Max Hull, Lyman Walter.

## TOPEKA—\$1,216,000

Over 72 Ordinary Claims  
Over 55 Industrial Claims

George Allen, Frank Beck, Edwin Bideau, Nathan Chaffin, Raymond Clevenger (pres. National Bank of Topeka), Clayton Elledge, Thomas Ellis, John Engel, Henry Faylor, John French, Charles Flanders, Alva Fullerton, Glenn Gibson, Thomas Hackett, James Higdon, George McDermott (judge), Dr. William McDonough, Lee Monroe (atty.), Andrew Owen, Horace Savery, Dr. James Scott, Samuel Wentworth. Industrial Company:—No. 15, 55 claims, \$10,491.

## WELLINGTON—\$107,000

William Burks, Edgar Felt, U. Price, Thomas Spence, Cobus Zimmerman.

## WICHITA—\$2,348,000

Over 100 Ordinary Claims  
Over 57 Industrial Claims

James Anderson, Herbert Bock, Phil Campbell, Dr. Rufus Carlton, Edwin Christopher, George Custer, W. Dilworth, George Dimond, David Durham, Howard Fairbanks, John Garnett, George Guest, Harold Hancock, Harry Hart (atty.), George Holmes, George Jeffery (atty.), George Koch, Harry Lawrence (pres. King-Lawrence Lumber Co.).

Thaddeus McDonald, Joseph Osborne, Harvey Payne, Jay Pinney Cecil Price, Fred Reed, Thornton Sargent (judge), Richard Schriber, Richard Simonson, Charles Sims, Floyd Smith, George Tyndale, Floyd Ullum, Siegfried Voigt, George Wynn.

Industrial Company:—No. 15, 57 claims, \$17,550.

## OTHER KANSAS TOWNS—\$1,886,000

## (Partial List)

●Admire: F. Hinck, R. McDaniel.—Almena: Theresa Arens, E. Keckley.—Americus: Nova Brown, J. Gray.—Anthony: J. Parson, J. Seth.—Arkansas City: D. Steele.—Bern: H. Guild.—Bogue: A. Alexander.—Burlington: K. Bibens, L. Keith.—Burns: R. Templeton.—Centralia: P. Donahue, F. Norton.—Chase: A. Beverlin, R. McFarland.—Chetopa: Luther Borthoff, Laura James.—Clyde: N. Koch, O. Smith.—Columbus: A. Skidmore (atty.).—Conway: A. Fiedler, E. Yoder.—Corning: (Continued on next page)

# KNOW the Strength of Victory

Let us tell you about the strong financial position of The Victory Life and the attractive General Agency openings we have available in Missouri, Kansas, Nebraska and Texas. Write to E. E. Shurtleff, assistant general manager.

## THE VICTORY LIFE INSURANCE COMPANY

Topeka, Kansas

James A. Allen, Pres.

W. J. Bryden, Secy. & Gen. Mgr.

### "I Have Felt So Grateful I'd Like Others to Know"

INDIANA—I have felt so grateful to the various insurance companies in which my husband had his life insurance that I feel I would like others to know. My husband took sick with cerebral hemorrhage four years before his death paralyzing his right side, shortly thereafter he was declared permanently disabled and from that time on until his death disability payments were made. Insurance companies were very prompt in making these payments as also they have been in settling the death claims. Part of the insurance I have allowed to remain with the company at interest, the balance I have had to use to repair and build a small addition to our home so that I may rent out my upstairs as this is my only income now. My daughter has saved enough money to pay her first two years through college and I will be obliged to loan her enough for her third year. My son will go to an electrical school soon and will then be of some financial help. I would not have been able to do any of these things, neither would I have anything left to see me through in the days left to me had it not been for life insurance. Practically everything left by my husband was in life insurance except our home and a small amount invested in stocks.

My feeling towards life insurance is one of deep gratitude and reverence. If I was capable of selling anything I feel I could sell life insurance just with my own true experience with it. I don't believe there are very many people who have had as many benefits of life insurance as we have had.—Mrs. Leona Keeley.

Names in each town are only a partial list of claims paid during 1937.



## Kansas—Continued

P. Rankin.—Council Grove: W. Comer, J. Linn.—Cullison: B. Hunley, G. Reed.

•Dexter: L. Shrader.—Downs: N. Nixon, J. Witt.—Dresden: S. Taylor. •Edson: J. Trickett.—Effingham: J. Crawley, R. Pinder.—Elkhart: J. Riley.—Ellis: P. Dietrich, P. Storm.—Elmdale: E. Thurston.—Erie: W. Beard, D. Sparks. •Formoso: O. Gugelman, O. Hout.

•Girard: H. Ellison.—Glasco: P. Pilcher, Celia Wolf.—Goff: I. Camp, W. Halley.—Grainfield: Dr. R. Rutan.—Greenleaf: A. Paulson, F. Vicory.—Greensburg: Sarah Baker, E. Murphy. •Haven: B. Frederick, J. Koch.—Healy: W. Yarnell.—Hiawatha: J. Burgert, M. Musselman.—Home: F. Haar, R. Lewis.

•Kimdale: E. Thurston.—Kingman: H. Fear, W. Klaver. •Lakin: R. Beatty.—Lenora: B. George, C. Olson.—Leoti: E. Case, J. Daniel.—Liberal: J. Davis.—Lincoln: L. Lovin, J. Schellinger (banker).—Lindsborg: W. Fish.—Logan: Johanna Becker, E. Dye (county commissioner).

•McCracken: H. Kueffer, Gladys Purcell.—McCune: C. Gibson, R. Ross.—Marion: H. Penland, W. Rudd.—Marysville: J. Barlow, Ethel Crandall.—Medicine Lodge: F. Illingsworth, G. Roth.—Menlo: J. Christensen.—Minneapolis: G. Markley, Greta Sharp.—Morrill: Guthrie Keplinger.—Moundridge: W. Graber, D. Rockwell.—Neodesha: W. Ashelm, Leon Busby.—New Cambria: E. Spohn.—Nickerson: K. Cooper, C. Earle.—Norwich: H. Klassen (banker).

•Oakley: S. Badgley.—Ogallah: J. Arnold, T. Rhoden.—Olathe: C. McClellan, C. Seute.—Olsburg: J. Johnson (banker).—Oswego: G. Cunningham, P. Maxwell.—Overbrook: A. Hart.—Overland Park: R. Fitzgerald, E. Turner. •Paola: F. Sheridan (atty.).—Peabody: A. Burton, Bessie Cockley.—Phillipsburg: O. Faubion, S. Redmond.—Pleasanton: R. Barter.—Pomona: Dr. H. Johnson.—Preston: W. Allen, G. Potter.

•Republic: T. Charles, H. Humiston.—Rock Creek: E. Hagen. •Sabetha: V. Dawson.—Scammon: A. Naylor.—Seranton: J. Dvorak.—Seneca: F. Boeding.—Shannon: J. Pryor.—Soldier: W. Capsey.—Sparks: V. Ritchey.—Sterling: C. Hall, C. Henry.

•Tescott: E. Lane.—Towanda: J. Robison.—Troy: J. Hughes. •Vermillion: J. Rogers, Jr. •Virgil: Rose Kolb, E. Sauder. •Wakeeney: W. Galloway, C. Kirby.—Waverly: A. Arnold.—Weir: J. Hamilton.—Wheaton: G. Forrester.—Williamsburg: P. Heckman, Blanche Horne.—Winfield: P. Hull, T. Neumann.—Woodbine: R. Jahnke.

## KENTUCKY

Total Payments .....\$33,400,000  
Rank in Payments .....19th  
Rank in Population .....15th  
Payments Per Capita .....\$11.58

(For towns with fewer claims see end of list)

## ASHLAND—\$366,000

Wm. Cary, Rex Craig, Mike Davis, Dr. Wm. DeBord, Conrad Friend, Tett Jarvis, L. Johnson, Wm. Miller, Iowa Oxley, George Strous.

## BELLEVUE—\$74,000

Wilbur Braun, Oscar Harenberg, Henry Pulsfort, Michael Schmidt, Clifford Schulte, Linus Tupman.

## BOWLING GREEN—\$243,000

Blynn Bishop, Henry Cherry (pres. Western Ky. Teachers college), George Claypool, Joseph Fenwick, Wm. Kelley, Burr McQuown, Thomas Marshall, Wm. Peete, Laurence Pemberton, Robert Price, Lander Scott (ins.), B. Tucker, Jr., J. Williams (ins.).  
Industrial Companies:—No. 10, 34 claims, \$7,281; No. 15, 60 claims, \$7,234.

## CALIFORNIA—\$15,000

Roy Belcher, Jay Shaw, Thomas Tarvin.

## CARROLLTON—\$28,000

Allie Jones, Proctor Smith, Cyrus Tandy.

## CENTRAL CITY—\$52,000

Martin Moore, Thomas Morgan, Marie Wilson.

## CERULEAN—\$30,000

Marvin Broadbent, Otho Cornelius, Joseph Walker.

## COVINGTON—\$863,000

Over 53 Ordinary Claims  
Over 478 Industrial Claims  
Ernest Barton, Richard Bieger, Wm. Christophel, Benjamin Clemons, James Cosgrove, Erman Cravens, George Cummins, Hiram Daugherty, Andrew Ebert, Joseph Egan, Monroe Ferguson, Edward Graham, Edward Hamilton, Milton Hon, Edward Lenhoff, Alfred McGill, Thurman McKinney, Robert Schaar, Arthur Schickner, Gustave Schiller, Charles Simmons, Bernard Spilla, Thomas Steverson, Richard Stewart (pres. The Stewart Iron Works Co.), Benjamin Swearingen,

## Names in each town are only a partial list of claims paid during 1937.

Clyde Taylor, Gottlieb Tieman, Norman Williams.

Industrial Companies: No. 10, 25 claims, \$6,532; No. 16, 453 claims, \$73,595.

## CYNTHIANA—\$119,000

Joe Ewalt, Wade Laid (atty.), Wm. Peak, James Woods.

## DANVILLE—\$54,000

Juble Foster, Lila Scoggins, Marjorie Towles.

## DIXON—\$32,000

Gother Clark, David Overby, Carl Smith, Garland Stevens.

## FORT THOMAS—\$295,000

John Grim, Martin Gutfreund, Freddie Kraft, Benjamin McBurney (pres. Cincinnati & Suburban Bell Telephone Co.), Charles Woodbury.

## FRANKFORT—\$187,000

Western Furr, Ora Hubbard, Joseph Murray, John Sower.

## FRANKLIN—\$56,000

Ananias Evans, Clarence Evans, Edgar McClanahan (ins.).

## GLASGOW—\$117,000

Dr. Jesse Adams, James Bryan, Robert Martin.

## GREENVILLE—\$48,000

Sanders Bradley, Joseph Chatham, James Stevens.

## HARRODSBURG—\$85,000

Clell Coleman, Joseph Isham.

## HENDERSON—\$136,000

Lew Hollis, Charles Johnson, John Lang, Melvin Lewis, Willis Moss, W. Stephens.

## HICKMAN—\$27,000

Apple Hayes, Annie Brock.

## HOPKINSVILLE—\$296,000

Eucelous Adams, Miles Boyd, James Bivin, George Collins, Medley Dennis, George Harrison, J. Browning, Thomas Metcalfe, Jordan Rives, Wm. Tandy (banker).

Industrial Company: No. 15, 126 claims, \$20,509.

## LAWRENCEBURG—\$30,000

Edward Neal, James Simpson, Kyle Teater.

## LEXINGTON—\$366,000

Over 55 Ordinary Claims  
Over 308 Industrial Claims

John Allen (atty.), Wm. Bentley, Logan Campbell, Arthur Carden, Robt. Cassell, Eugene Curtis, Enoch Grehan (city editor), Floyd Hall, Wm. Hamilton, Hawey Lizer, Martin McLaughlin, Jr., Earnest Morris, Joe Redmon, Stanley Rees (pres. Wombroell Automotive Parts Inc.), James Short, Elliot Summers, Duke Tarlton, H. Walton, John Wideman, Arch Williams.

Industrial Companies:—No. 10, 40 claims, \$5,797; No. 15, 264 claims, \$37,551; No. 16, 4 claims, \$1,638.

(Continued on next page)

## "I Consider It an Opportunity to Tell"

KENTUCKY—I consider it an opportunity to tell people how important I think life insurance is, especially to a mother left with children. My husband was a highly respected business man, being in the grocery and restaurant business. The insurance money enabled me to pay the funeral expenses, other little debts, also the mortgage on our home. It enabled me to have some repair work done and these things could not have been accomplished without the insurance money. This gave me the opportunity to stay in our home and finish putting my youngest daughter through school. It also put me in a position to help earn a living at home. My home was made into apartments and I keep them rented. My husband had been in bad health a few months prior to his death and we sold his business before his death, as he was unable to attend to it. My opinion of life insurance is, I would say, one of the most important things that any family should consider first. My daughters and I have life insurance and I would make most any sacrifice to keep it.—Mrs. Mary L. Arbo-gast.

## MAY DAY IS OUR BIRTHDAY WE PASS ANOTHER MILESTONE OF OUR SECOND QUARTER CENTURY

This great Mid-Western Institution invites your attention to its twenty-seven years of unsurpassed service in everything pertaining to the business of Life Insurance. Never has there been a flaw in the character of this service, and to our Policyholders, the Public and our own Representatives, we pledge a continuation of the same conscientious and conservative management that has, since its beginning, given strength, character and integrity to this great institution, a product of the Middle-West.

The  
**Farmers & Bankers**  
LIFE INSURANCE COMPANY  
Wichita, Kansas

"Policies that Protect"

H. K. LINDSLEY, President  
J. H. STEWART, Jr., V. P.-Treas.  
F. B. JACOBSHAGEN, Secretary

## Kentucky—Continued

## LOUISVILLE—\$3,277,000

Over 336 Ordinary Claims  
Over 1,301 Industrial Claims

## CLAIMS BY AMOUNTS:

1—\$500,000 or over
3—100,000 to \$250,000
3—50,000 to 100,000
8—25,000 to 50,000
23—10,000 to 25,000

Albert Abrams, Lawrence Anderson (agent Northwestern Mutual Life), Lewis Banta, Frank Barber, Stanley Beck, Bernard Beeler, Walter Bender, Milton Bensinger (vice-pres. Bensinger Outfitting Co. Furniture etc.), Ernest Bidwell, Samuel Booker, Joseph Bowling, Carl Brandt, Eugene Bratcher, Mohler Breckenridge, Charles Burt (dentist), Francis Byron, Allen Carter, Thomas Clare, Ed. Cosgrove, John Deisenroth, Eugene Draper, James Drowry, George Evers, Otto Pause, Leonard Gardner, Elmer Geiger, Otis Gentry, James Goodwin, Foster Grunewald.

B. Harrington (ins.), Franklin Hartman, Leon Hatcher (ins.), John Haynes, Thomas Head, Jr., Thomas Hereford, Charles Hettick, Lindley Hickman (att.), Claude Hunter (dentist), George Johansen, George Kendrick, George Kennedy, Wm. Kimbrel, Wm. Kirley, Meyer Klein, Alfred Kummer.

Fred Lyons, John Merkert, Robt. Metcalfe, Fred Michael, Henry Meurer, James Miller, Wm. Mulloy, Charles Neuman, Joseph Nolly, Daniel Norton, John Pemberton, George Ragsdale, John Reece, Henry Relling, Abram Reynolds, Jr., Geo. Ritman, Cornelius Ritter, Herman Roll, Robert Rush.

Matthew Sackett (pres. Sackett Fuel Co.), Thomas Sharp, David Simpson, Gustavus Spillman (professor), Edwin Staure, Thomas Sutton, Thomas Turner, Wm. Tate, Wm. Watt, Henry Weber, Harry White, James Whitworth, Walter Williams, Solomon Wolf, Joseph Wolkow, Carl Young, Albert Zoller.

Industrial Companies:—No. 10, 56 claims, \$10,750; No. 12, 89 claims, \$18,127; No. 15, 318 claims, \$48,498; No. 16, 838 claims, \$143,324.

## MADISONVILLE—\$179,000

Tommie Brown, Fred Monroe, Benjamin Plain, John Stewart.

## MAJESTIC—\$18,000

Fred Blankenship, Burgan Daugherty, Oscar Mounts, John Plasco, S. Robinson, Ransom Wolford.

## MAYFIELD—\$114,000

Wallace Kemp, Roland Ramage, James Reynolds, Robert Robertson, Ludora Shelton.

## MAYSVILLE—\$115,000

Helen Ginn, Wm. Guilfoyle, Ralph Lovell.

## MIDDLESBORO—\$88,000

Wm. Drake, Robert Hoskins, George Tiller.

## MURRAY—\$51,000

Almon Beale, Wm. Grogan (state representative), Dr. Edward Houston, Thomas Phelps.

## NEWPORT—\$355,000

Frederick Back, Wm. Gallagher, Patrick Gleason, Lovell Harrison, Edward Heitz, George Kaufmann, Wm. Knable, Joseph Maxey, Richard Meyer, Charles Mile, Bryan Moore, Charles Neville, Dan Points, John Reising, Garr Strode, John Ziegler, Julius Ziegler.

Industrial Company:—No. 9, 25 claims, \$6,456.

## OWENSBORO—\$318,000

Thomas Bader, Glover Cary (att.), Chas. Huger, Jasper Likins, Orbray Likin, George Martin, James Mitchell, Paul O'Bryan, Dr. Samuel Oldham, Cliff

## "Possible for the Widow to Live Free of Debt"

KENTUCKY—I am the son of the insured, who was a retired farmer, also at one time being sheriff and tax commissioner of this county. The insurance money enabled us to pay notes that the assured was surety on, to pay burial expenses and for repairs on property owned by the insured. These debts could not have been conveniently paid without the insurance. This made it possible for the widow to live free of debt, instead of being forced to incur obligations had the assured not had life insurance. My opinion of life insurance has been for some time that any person, family man or not, would be almost criminally negligent if he did not carry all the life insurance he could afford—C. S. T., Jr.

ford Schocke, James Vaughan (pres. Ky. & Va. Leaf Tob. Co.), Clarence Wells (att.).

## PADUCAH—\$616,000

Thomas Champion, James Coleman, John Cone, James Cross, Fred Fox, Walter Hart, Felix Hayden, Barnes Hogan, Andy Hovekamp, Wm. Lawrence, Harry Miller, Jerry Puckett, Julius Robertson, Wm. Rudy, Charles Stuart, John Travis, Vivian Waldrop, James Wurth.

Industrial Companies:—No. 10, 98 claims, \$13,617; No. 15, 139 claims, \$15,882.

## PARIS—\$172,000

Nicholas Brent, Emery Caywood, David Farley.

## RICHMOND—\$69,000

William Arnold, James Chaney, Henry Sandlin.

## SHELBYVILLE—\$171,000

Philip Arbogast, Geo. Chowning (vice-pres. Citizens Bank), Basil Neal.

## WILLIAMSBURG—\$116,000

Ernest Denham, Walker Mason, Elizabeth Perkins, Guy Taylor, William Walden.

## WINCHESTER—\$111,000

Frank McCormick, John Powell, Richard Toohy.

## OTHER KENTUCKY TOWNS—\$1,178,000 (Partial list)

●Adairville: O. Ashley.—Albany: C. Smith.—Anchorage: J. Clore, H. Zeltz.—Auburn: J. Hamblin, F. Wilson. ●Bardstons: D. Tuttle.—Benham: P. Roberts (dentist).—Blanch: J. Rollins.—Brooksville: S. Case, H. Willoughby. ●Cadiz: G. Lawrence (publisher of Cadiz Record). ●Calhoun: L. Haynes.—Cattlettsburg: B. Laney, James Pigg.—Clarkson: J. Langley (postmaster).—Columbia: S. Hughes. ●Davies: E. Ambrose.—Dawson: W. Beers, L. Covington (minister).—Deatsville: J. Perkins.

●Eagle Station: J. Boswell.—Eddyville: A. Calhoun, E. Scillian.—Elizabethtown: A. Dyer.—Eminence: C. Rowland.—Erlanger: E. Riggs. ●Flemingsburg: C. Caywood.—Fort Mitchell: G. Thuenker. ●Garrett: W. Hicks, B. Music.—Georgetown: A. Glass.—Glenview: R. Bingham (publisher & ambassador).—Golden Pond: J. Bogard (postmaster).—Grayson: J. Lushy (pres. Christian Normal Institute). ●S. Womack. ●Hardinsburg: E. Bates, J. O'Reilly (postmaster).—Harian: H. Bays, R. Browning.—Hartford: T. Chimo. ●Hazard: C. Hall.—Hodgenville: C. McGill.—Hustonsville: A. Adams, Wm. Russell.

●Kevil: L. Bradley, Jr. ●LaGrange: Dr. T. Davis, S. Tyner.—LaGrange: R. Crowe (att.). ●R. Shrader.—Lebanon: H. Abell.—Leitchfield: H. Cannon.—Ludlow: C. O'Connell, W. Robinson. ●Mays Lick: L. Slattery.—Middletown: G. Roman.—Mount Sterling: C. Petry.—Mudlick: Wm. Webb. ●Nicholasville: Wm. Fain, J. Perry. ●Oak Grove: J. Hancock, L. McNichols.—Olive Hill: K. Lambert, Dr. H. Sparks. ●Paynesville: Dr. D. Youtsler.—Pembroke: P. Lawson.—Pineville: H. Jackson (chief of police).—Pleasureville: E. Hudson.—Prestonsburg: D. Cooley, H. Hughes.

●Quicksand: G. Miller. ●Rockfield: L. Ferrell, D. Hall.—Rockport: R. Reid.—Russell: S. Curnutte.—Russellville: J. Lennon. ●Sadieville: T. Marshall, Wm. Southworth.—Salyersville: L. Marshall (chief of police).—Somerset: Wm. Hays (att.). ●Mildred Onvin.—Sparta: K. Wright.—Stanford: J. Owsley, Jr. (att.). ●Swampton: J. Allen. ●Vanceburg: Dr. J. Liles, R. Lovell. ●Walton: R. Tewell.—Wayland: F. Daniels, B. Martin.—Williamstown: M. Carter (banker).—Willisburg: A. Hood, Hallie Sims.

Names in each town are only a partial list of claims paid during 1937.

## LOUISIANA

Total Payments ..... \$24,300,000  
Rank in Payments ..... 27th  
Rank in Population ..... 22nd  
Payments Per Capita ..... \$11.45

(For towns with fewer claims see end of list)

## ABBEVILLE—\$55,000

Preston Greene (att.), J. Pryean.

## ALEXANDRIA—\$469,000

Edwin Brenner, P. Gilham, J. Jarreau, John Raxsdale (pres. Evangeline Gravel Co.), Herman Weiss, Robert Wynne, Angelo Zappa.

Industrial Company:—No. 10, 47 claims, \$5,538.

## ARCADIA—\$86,000

E. Johnson, W. Murphy, David Woodward.

## BASTROP—\$47,000

Octavia Little; 1 druggist, 1 game warden.

## BATON ROUGE—\$518,000

John Corkern, Solon Farrnbacher (retired pres. Farrnbacher Inc. Dept. Store), Isidore Kahn (pres. B. R. Sash & Door Works Inc.), Arthur Greely, Gilbert Houston, Thomas Hunter (minister), John Kean, John Knight, George Larve, Roland Morvant, James Newman, William Norckauer, William Redymond, Arthur Root (dentist), Wray Robinson, James Sentell.

Industrial Companies:—No. 9, 67 claims, \$14,239; No. 10, 92 claims, \$10,948; No. 15, 234 claims, \$31,027.

## BERMUDA—\$54,000

LeRoy Cockfield; 1 merchant.

## BOGALUSA—\$97,000

Edward Cassidy, Robert Duncan, Philip Perkins, Hugo Smith.

## CROWLEY—\$95,000

H. Brewer, Wilburga Cramer, James Mobley, Ernest Scougale.

## DELHI—\$44,000

Bethel Bradley, Dr. George Broadway, John Parks.

## DE RIDDER—\$37,000

James LeBlanc, Antonio Mannino, William Olds.

## HAYNESVILLE—\$30,000

Mary Martin, Dayton Walker, William Watters.

## HOMER—\$33,000

Katie Bell, Franklin Weaver.

## HOUMA—\$94,000

Harry Pye, Xavier St. Martin (mgr. St. Martin Oyster Co.).

## LAFAYETTE—\$158,000

Edwin Avant, Jessie Dupre, John Ludeau, Sr., Artuesse Premeaux, Roland Roy, Sam Theriot.

Industrial Company:—No. 15, 139 claims, \$18,799.

## LAKE CHARLES—\$248,000

Dr. Albert Carlson, A. Duffot, Louis Harris, Marx Levy, Henry McClain, Morris Truglio, J. Wetherill, Frank Winter.

Industrial Companies:—No. 9, 16 claims, \$5,462; No. 10, 41 claims, \$6,931.

## LAKE PROVIDENCE—\$47,000

Baker Bass, John Bass, Thomas Davis, Sam Schonwald.

## MANGHAM—\$34,000

Edgar Baker, Henry Landers.

## MINDEN—\$62,000

Eugene Archibald, Mahlon Brooks, Connell Fort, Edward Hart.

## MONROE—\$319,000

William Allen, Clarence Alton, Reuben Bondurant, Landon Chambers, William Cooper, Sherwood Cowan, Allen Davenport, Charlie Drew, Julius Lemle, George Marsh, Myer Michael.

Industrial Company:—No. 10, 40 claims, \$4,354.

## NATCHITOCHES—\$33,000

Mary Branton, John Guardia, Albert Nolley.

## NEW ORLEANS—\$9,776,000

Over 179 Ordinary Claims  
Over 2,290 Industrial Claims

## CLAIMS BY AMOUNTS:

1—\$250,000 or over
4—100,000 to \$250,000
2—50,000 to 100,000
7—25,000 to 50,000
14—10,000 to 25,000

Abe Abrahams, Edward Bahr, Henry Bohne, Arthur Browne, Robert Burchell, James Caulfield, Louis Copora, Jr., Francois Coulon, Paul DeCidoncha, Albert Dickerson, William Diettel, Jr., H. Duve, John Flourney, Jr., John Ford, W. Gurley, Carl Hancock, Edwin Hollins (att.), Herman Hugel, John Kean, Jules L'Hote, Harvey McGee, James McQueen, Norman Mayer (cotton broker), Frank Meyers, Edward Migliore, Frank Morgan, Martin Reems, Charles Richcreek, Samuel Schwarz, Elmer Staples, Jr., Dr. Rus-

sell Stone, Edward Vowell, Sidney White, Jacob Winsberg.

Industrial Companies:—No. 9, 1,112 claims, \$292,974; No. 10, 220 claims, \$17,739; No. 12, 117 claims, \$23,228; No. 15, 841 claims, \$130,028.

## PINEVILLE—\$55,000

J. Mears, D. Tassin, Antoine Tourres.

## RAYVILLE—\$39,000

John Cook, Monroe Ferguson, John O'Neal, George Rollison, E. Stodghill.

## RUSTON—\$153,000

John Davis, Susie Hedgepeth, B. Jarmon, Frank Morgan, Sr.

## SHEVEPORT—\$1,247,000

Over 65 Ordinary Claims  
Over 466 Industrial Claims

Thomas Blume, Ambrose Brassell, John Breeding, Frederick Castleberry, Samuel Cooper, David Cox, John Dilworth, Jr., Boling Dunn, Clarence Ellerbe, John Farrow, George Glover, Walter Gray, Alfred Harris, Leroy Hidalgo, Isadore Kuperman, James Larsen, Robert Lawson, Paul McBride, Charles Matlock, Dr. Pope Oden, Stevenson Oden, Arthur Patterson, E. Patterson, Leo Rottler, D. Samuel (judge), G. Sexton (college president), Jesse Wallis, James Ward, Seth Woodruff.

Industrial Companies:—No. 9, 97 claims, \$28,516; No. 10, 100 claims, \$11,659; No. 15, 269 claims, \$51,100.

## THIBODAUX—\$56,000

Francis Nicholls, Henry Riviere.

## VIVIAN—\$18,000

Levi Summers, Thomas Thompson.

## WEST MONROE—\$53,000

Nina Cason, Thomas Howe, William Morris.

## WINNSBORO—\$26,000

Robert Archibald, Stewart Morse, Jr.

## ZWOLLE—\$20,000

Thomas Malmay, A. Miller, Grover Parrott, Joseph Woods.

## OTHER LOUISIANA TOWNS—\$637,000 (Partial list)

●Abita Springs: C. Dunlap.—Angie: T. Mohar, Genevieve White. ●Basile: J. Richard, O. Young.—Bernice: Dr. O. Glover, Willie Smith. ●Chatham: John Thomas.—Cheneyville: O. Adams.—Choudrant: D. O'Neal, R. Sharpless.—Clarke: J. Beam.—Collinston: J. Thompson.

●Denham Springs: J. Brown (banker), S. Easterly. ●Elk City: Mrs. R. Banner.—Epps: A. Matthews. ●Franklin: W. Jones. ●Grand Chenier: A. Richard.—Grayson: O. Fore, U. Grant. ●Haughton: J. McDade, G. Pease.—Heflin: C. Noles. ●Jonesboro: O. Gray, J. Rhymes.

●Leesville: J. Hamersly.—Levonia: T. Dreyfus.—Libuse: J. Ubl.—Lisbon: J. Fowler, T. Gilbert.—Logansport: R. Roberts.—Loreauville: P. Walet.—Luthcher: M. Foulks. ●Mamou: A. Reed.—Many: J. Reeves. ●Norco: H. Falcon. ●Oak Grove: O. Briggs, K. Lipp.—Oil City: J. Coyle.—Olla: J. Jones, R. Poole. ●Pikeville: E. Lambert.—Pleasant Hill: P. Gaddis.—Powhatan: J. Durr.

●Rosedale: J. Weldon. ●Slidell: R. Buckley.—Sulphur: J. Halvorsen, J. Houston. ●Tallulah: J. Coleman.—Turkey Creek: C. Chapelle. ●Union: H. Haydel. ●Ville Platte: A. Lefevre, J. Ludeau.—Vinton: G. Johnson (justice of peace), S. Mooney. ●Welsh: J. Atteberry, Sr.—Westwego: G. Olivier.—Winfield: A. Talton.—Winnfield: J. Thomas.

## MAINE

Total Payments ..... \$15,900,000  
Rank in Payments ..... 34th  
Rank in Population ..... 35th  
Payments Per Capita ..... \$18.64

(For towns with fewer claims see end of list)

## AUBURN—\$317,000

Archille Boisvert, Chas. Cunningham, Eugene Gauthier (priest), Joseph Johnson, Fortunat Michaud, Henry Oakes (judge).

## AUGUSTA—\$244,000

Willard Ayres, Napoleon Jolicoeur, Alexandre Lynch.

## BANGOR—\$439,000

Margaret Kennedy, Chester Merrifield, Lawrence Reid, Clinton Sawyer (dentist), Mary Sweeney.

## BATH—\$86,000

Frederick Everett, William Wood.

## BIDDEFORD—\$238,000

Onesime Bernier, Simone Ferris, Jean Goudreau, Joseph Paquin, Lytton Staples, George Turgeon.

## LEWISTON—\$648,000

John Breen, Theodule Clavette, Ferdinand Clouthier, James Dawber, John Dunn, Regent Fortin, Joseph Juneau, Herminigilade Lafamme, Theodore Ouellette, Dr. Joseph Scannell, Bertrand Tribou.

(Continued on next page)

## "Saved from Financial Embarrassment"

KENTUCKY—My husband was a banker and was prominent in all city affairs. The expenses and debts were paid from the life insurance and without this it would have been necessary to sell either some farm land or our home. My husband had been in ill health for some time and we spent enormous amounts of money each year on doctors bills and hospital. My children and I would have been embarrassed financially if it had not been for his foresightedness in taking out life insurance. I feel that life insurance is a very necessary part of our life program, it takes care of emergencies which occur when least expected.—Mrs. C.



## Maine—Continued

Industrial Company No. 8, 112 claims, \$28,672.

## PEMBROKE—\$48,000

Alfred Sears, 1 farmer, 1 teacher.

## PORTLAND—\$1,360,000

Alton Burbank, Dr. John Davis, Harry Haley, Lewis Levi, Mike Protico, Albert Schwartz.  
Industrial Company No. 8, 170 claims, \$41,831.

## PRESQUE ISLE—\$38,000

Oliver Hemphill, Clinton Small.

## ROCKLAND—\$125,000

Executive, 1 fish warden, 1 retired.

## RUMFORD—\$119,000

Joseph Fraser, Albert Metivier.

## STRONG—\$14,000

Walter Durrell, Charles Smith.

## OTHER MAINE TOWNS—\$3,438,000

(Partial List)

●Bar Harbor: Mabel Fanning.—Bethel: A. Gibbs.—Bingham: E. Shephardson.—Boothbay Harbor: Dora Giles, A. Hanscom (clergyman).—Bradley: R. Shorette.—Brunswick: C. Vermette.—Calais: 2 lumbermen.—Canaan: G. Foster.—Caribou: B. Feitel.—Chisholm: C. Bernard, H. Bouchard.—Cumberland Mills: H. Tewksbury (editor).—Dexter: Retired.—Eagle Lake: W. Saucier.—Ellsworth: Lizzie Youtman.—Gardiner: Retired.—Greene: E. Beals (state veterinarian).—Jackman: G. Crawford.—Jefferson: S. Bond.—Kennebunk: Retired.—Lille: L. Bernard.—Limestone: Mary Sirols.—Livermore Falls: Arville Campbell.—Madawaska: Retired.

●North Gorham: G. Cummings.—Norway: I. Brown.—Old Town: D. Langlois.—Ortington: H. Nye.—Rumford Center: G. Grover.—Saco: P. Scontras.—Sanford: L. Oteau, R. Werner.—South Paris: A. Dean, Wm. Frothingham.—South Portland: B. Lunt.—Steep Falls: Executive.—Upton: H. Williamson.—Van Buren: A. Fournier.—Wallagrass: T. Marin.—Waterville: P. Arbour.—Westbrook: Annie Pratt.—Winterport: Teacher.—Yarmouth: C. McGarigle, Jr.

## MARYLAND

Total Payments ..... \$41,100,000  
Rank in Payments ..... 15th  
Rank in Population ..... 29th  
Payments Per Capita ..... \$24.55

(For towns with fewer claims see end of list)

## ABERDEEN—\$30,000

Ralph England, Lorain Hofstetter.

## ANNAPOLIS—\$168,000

William Davis, Mary Mower.  
Industrial Company:—No. 12, 74 claims, \$15,730.

## BALTIMORE—\$16,415,000

Over 487 Ordinary Claims  
Over 4141 Industrial Claims

## CLAIMS BY AMOUNTS:

4—\$100,000 or over  
7— 50,000 to 100,000  
13— 25,000 to 50,000  
47— 10,000 to 25,000  
74— 5,000 to 10,000  
97— 3,000 to 5,000  
93— 2,000; 162— 1,000

John Amend, Harry Barry, George Bertsch, Murry Byrne (capt. fire dept.), Wm. Carr (ins.), Miller Chreighton, Jacob Cohen, George Colton (banker), Francis Cooke, James Cox, Ross Crages, Chesley Daniel, Wm. Dolliver, Emil Dreyer, Israel Exler, Benjamin Feldman, Isaac Feldman, Jacob Fraidin, Curtis Gilbert, Leslie Gilbert, Aaron Goldberg, Louis Goodman, Abraham Gordon, Joseph Hecker, Lawrence Herrlich, Emanuel Hess, Charles Hinkel, Isaac Isaacs, Morris Isaacson, Howard Jones, Arthur Kaufman (vice-pres. Mayers Inc. dept. store), Paul Koller (secy. Foreign Mission Board), Richard Lambert, Lender Langrall, Sidney Levi (partner N. Y. loan office), Louis Levin, Henry Louis, Benjamin Lucas.

Abraham Malman, Stephen Mathia, John Maxwell, Arthur May, Robert Mertes, Louis Meyer, John Miller, Frank Mohler (retired mfr.), Lester Nelson, Irving Oberfelder (president Gosman Ginger Ale Co.), August Oldenburg, Gerald Paulin, William Payant, Thomas Power, David Pyle (minister).

Geo. Radcliffe, Jacob Reamer, J. Reth, Lloyd Reynolds, John Robertson (pres. Amer. Paving & Contr. Co.), Moses Rothschild (ins. exco.), Frank Sager, Abraham Sagner, Wm. Sailer (retired mfg. druggist & pres. The American Drug Mfrs. Assn.), William Samuel (pres. Kingsbury Samuel Elec. Co.), Raymond Scherer, Henry Schlueter (minister), August Schramm, Samuel Shank, Arthur Siegk,

## PROMINENT PERSONS WHO LEFT INSURANCE

Alfred C. Andrews died in New York City as the result from a fall from a window of his apartment on Park avenue. He was former vice-pres. of the Chase National Bank and had been associated with it for over 40 years, his retirement was in 1935 and had been in poor health since then. His age was 61. He was a member of many clubs and director of numerous business organizations.

Kenneth Hoskins, 49, general agent Franklin Life at Lufkin, Tex., and mayor of that city, died suddenly. He was prominent in business and civic affairs.

William C. Proctor, former vice-pres. and treas. of the Magnolia Petroleum Co. died in Dallas at the age of 70. He was prominent in the petroleum world, he retired in 1932.

Humphrey Pearson died suddenly at Palm Springs. He was a film writer in Hollywood, his latest hit was named "Palm Springs" for the desert watering place. His wife survives.

Dr. Allan F. Odell died in Essex Fells, N. J. He was 51 years old. A graduate of Vanderbilt, most of his life was devoted to the development of industrial chemistry. He was the inventor of a synthetic process of making tartaric acid; he was chemical director of the E. I. du Pont de Nemours plant at Arlington, N. J. His widow, two sons and two daughters survive.

John Sommers, Andrew Strassner, Andrew Tagland, Albert Taragin, Cornelius Tinsley, Francis Tobin, Charles Trueheart, Israel Turow.

George Waters, Samuel Wellschlagger, Dr. Bernard Wess, Frank West, Louis Whitehill, Dr. Nathaniel Wright, Louis Yateman, Albert Zitzer.

Industrial Companies:—No. 4, 992 claims, \$140,474; No. 8, 1142 claims, \$199,351; No. 9, 150 claims, \$38,506 No. 12, 1281 claims, \$214,283; No. 13, 442 claims, \$58,561; No. 14, 6,024; No. 15, 134 claims, \$15,756.

## CAMBRIDGE—\$147,000

Allen Adams; 1 executive, 3 farmers, 1 fisherman.

## CHEVY CHASE—\$251,000

George Ellis, Paul Roundry.  
Industrial Company:—No. 9, 13 claims, \$5,998.

## CUMBERLAND—\$466,000

Samuel Davis, Charles Dively, William Graybill, Ernest Holt, Clarence Kniesley, Ernest Munger, James Polling, John Spoerl, James Wilson, John Wolford.

Industrial Companies:—No. 12, 92 claims, \$17,121; No. 13, 77 claims, \$13,303; No. 14, \$725.

## EASTON—\$69,000

1 bank clerk, 1 farmer, 1 retired.

## FREDERICK—\$118,000

Irving Beall, Elias Delaughter, Leon Estabrook, Chas. Farnsworth, Alfred

## "Without It I Would Have Been Helpless"

LOUISIANA—My husband passed away last September after an illness of several months. During that time there were hospital bills and the usual other expenses which come with a long illness. We were living in New Orleans at the time. After my husband's death it was necessary for me to move back to our home in S— on which there was a mortgage. The life insurance which my husband carried was promptly paid. This money enabled me to pay all funeral expenses also the expenses of moving back to S— and getting established in our own home. The mortgage against the home has been paid and since all outstanding bills are paid I have a feeling of great relief.

With some of the money I have built two duplex apartments which will give me a nice income as well as pay for themselves. Without this money I would have been helpless and I am only too glad to have you publish his name if you choose, if it will only help other men to realize the importance of protecting their families by carrying life insurance.—Mrs. W. G. H.

John Christensen, pres. the Cincinnati Gear Co. died of a heart attack aboard the liner Pilsudski bound for Denmark, he had planned to attend the coronation in London and then proceed to his native Denmark for the silver jubilee of King Christian. He was president of the Danish Brotherhood of America and had been knighted by King Christian. He is survived by his widow, two daughters and two sons.

Eugene M'Guckin, Philadelphia, had been in the advertising business for many years, formerly in the advertising department of the old North American he then established the Eugene M'Guckin Co., later became associated with the advertising firm of Jerome B. Gray & Co. A former secretary of American Advertising Assn. He died of a heart ailment at the age of 56, surviving are his widow, one daughter and four sons.

William A. Sailer, Baltimore, died at 75. He had been active in the drug business for many years and had retired in 1926. He had been president of the American Drug Mfrs. Assn. and at one time was chairman of the Alcohol Trade Advisory Committee. His widow and four children survive.

R. F. Droppelman, pres. the Standard Paper Co. of Cincinnati, died in June after a long illness. He had been with the paper company for 33 years and was well known in the industry. He is survived by his widow and daughter, his age 62.

Hamel, Lawrence Sibert (insurance co. supt.), Michael Stein.  
Industrial Company: No. 13, 49 claims, \$6,545.

## EAGERSTOWN—\$343,000

Dr. Warren Miller, Frank Reagan.  
Industrial Companies:—No. 12, 63 claims, \$10,951; No. 13, 38 claims, \$5,589.

## HYATTSVILLE—\$57,000

Walter Dutton; 1 lineman, 1 principal.

## ROCKVILLE—\$68,000

Karl Corby (broker), Marianna MacGowan.

## SALISBURY—\$218,000

Harry Neamand; 1 druggist, 1 executive, 1 salesman, 1 ship owner.  
Industrial Companies: No. 12, 97 claims, \$17,923; No. 14, \$802.

## TAKOMA PARK—\$77,000

Joseph Lovett, Elizabeth Stine, Alice Wells.

## TOWSON—\$96,000

1 accountant, 1 jewelry repairer, 1 lumberman.

## OTHER MARYLAND TOWNS—\$1,332,000

(Partial list)

●Allen, H. Mariner. ●Bel Air: J. Umbarger.—Berlin: C. Holland.—Bethesda: S. Jacobs, J. Knox.—Brooklyn: G. Krausz. ●College Park: College professor. ●Damascus: J. Boyer.—Deals Island: Insurance agent. ●Elkridge: E. Cooper.—Ellicott City: W. Jenkins. ●Fair Haven: I. Owings.—Ferndale: C. Schneider.—Fruitland: J. Mayers. ●Gaithersburg: E. Burdette. ●Hancock: H. Zimmerman. ●Jamsville: R. Lutton. ●Indian Head: H. Barnes, F. Cary. ●Kensington: Jeanette Simmons. ●Lonaconing: V. Bryne. ●Mardela Springs: O. Wilkinson.—Meade: B. Morrison.—Mid-dletown: J. Keplar.—Mossey: G. Moffett. ●Mount Washington: M. Weinstein. ●New Market: W. Cooper. ●Owings Mills: F. Bolton. ●Parkton: J. Cole. ●Parkville P. O.: Wm. Freitag.—Pikesville: Banker.—Pocomoke: V. Stevenson.—Preston: Broker. ●Proctor: B. Proctor (broker). ●Relsley: C. Stapp.—Riverdale: G. Wells.—Rohrersville: C. Turner. ●Silver Spring: J. Gilchrist.—Smithsburg: Physician.—Sparrows Point: F. Helmick. ●Tannetown: W. Hahn. ●Union Mills: Dr. G. Wetzel. ●Upper Marl-boro: A. Ober. ●Walkersville: D. Hammond, Sr.—Westover: G. Bailly.—Wheaton: D. Clark.—Williamsburg: H. Miller.—Windors Hills: R. McDonnell.

## MASSACHUSETTS

Total Payments ..... \$143,000,000  
Rank in Payments ..... 5th  
Rank in Population ..... 8th  
Payments Per Capita ..... \$32.31

(For towns with fewer claims see end of list)

## ARLINGTON—\$526,000

Colin Campbell, George Fisher, Marshall Steeves, Levi Watts.

## ATHOL—\$114,000

O. Cook; 1 cemetery supt., 1 filling station attendant, 1 dealer, 1 weaver.

## BELMONT—\$314,000

Louis Frazier, Arthur Gilbert.

## BOSTON—\$17,466,000

Over 197 Ordinary Claims  
Over 2,105 Industrial Claims

## CLAIMS BY AMOUNTS:

3—\$100,000 or over  
4— 50,000 to 100,000  
8— 25,000 to 50,000  
9— 10,000 to 25,000  
17— 5,000 to 10,000

Calvin Bowles, John Brady, William Burke, Patrick Campbell, James Dalton, Edward Devlin, Dr. Francis Donoghue, John Freeman, Joseph Friedman (rabbi), Harry Harzbecker, Joseph Johnson, Bruno Kawalski, Joanna Kett, Dr. John McCormick, William Mahoney, Carl Martin, Frank Otis, George Pierce, Angeline Racine, Daniel Ryan, Rose Shocker, Dr. Charles Sylvester.  
Industrial Company:—No. 8, 2,105 claims, \$510,958.

## BRIGHTON—\$621,000

Dr. Frederick Rice; 1 chipper, 1 ins. agent.  
Industrial Company:—No. 8, 495 claims, \$122,713.

## BROCKTON—\$958,000

James Brown, Catherine Fagan; 1 insurance agent, 1 judge, 1 leather merchant, 2 merchants, 1 realtor, 1 shoe manufacturer, 1 teacher.  
Industrial Company:—No. 8, 426 claims, \$107,302.

## BROOKLINE—\$2,647,000

Frank Cutler, Israel Petkin, Bessie Zonn; 1 executive, 1 jobber, 1 realtor, 2 retired, 3 salesmen.

## CAMBRIDGE—\$1,657,000

Philip Altman, Richard Baxter, Oscar Berge, George Patterson, Arthur Woodman (atty.).  
Industrial Company:—No. 8, 938 claims, \$213,961.

## CHELSEA—\$266,000

John Burmester, Marion Johnson, Nellie Wilbar.

## DORCHESTER—\$420,000

Dr. Joseph Cody, Joseph Gleason, John Harrigan (priest), Michael Healey, Albert Hennessey.

## FALL RIVER—\$1,333,000

Phillip Borden, Maurice Cote, Ferdinand Dufresne, Gerhard Ferland, Alfred Pelletier, Oliva St. Denis.  
Industrial Company:—No. 8, 712 claims, \$151,525.

## FITCHBURG—\$525,000

Eugene Heath, Arthur Jailliet.  
Industrial Company:—No. 8, 467 claims, \$113,774.

## FRANKLIN—\$86,000

Fred Chapman (mill supt.); 1 executive.

## GARDNER—\$189,000

Dr. George Mossman; 1 inspector, 1 station operator.

(Continued on next page)

**BUILD** a business of your own  
on a good old fashioned  
General Agency contract. We are growing  
—our Agencies are growing—Look us up.

Some lucrative territory still  
available. Write T. J. Mohan,  
Vice President, Charge of Field.

**EUREKA-MARYLAND ASSURANCE CORPORATION**

EUREKA BUILDING

BALTIMORE, MARYLAND

Names in each town are only a partial list of claims paid during 1937.

## Massachusetts—Continued

**GREENFIELD—\$168,000**

Joseph Chevalier, Charles Hosford, Napoleon Rochette.

**HAVERHILL—\$631,000**

Alfred Demers, Joseph Gouldreault, James O'Connell.  
Industrial Company:—No. 8, 286 claims, \$68,839.

**HOLYOKE—\$911,000**

Joseph Broadley, Paul Brodeur, Jacob Orlen.  
Industrial Company:—No. 8, 447 claims, \$127,303.

**JAMAICA PLAIN—\$260,000**

Joseph Cummings; 1 florist, 1 realtor.

**LAWRENCE—\$988,000**

Aboud Bistany, Ernest Bourque, Michael Donovan, Alton Fitzgerald, Lewis Foye, William McEvoy, James Maher, Alphonse Maurice, Gedeon Morin, Joseph Saum, Thomas Villeneuve.  
Industrial Company:—No. 8, 752 claims, \$183,621.

**LONGMEADOW—\$427,000**

Charles Converse, Stanley Krall.

**LOWELL—\$994,000**

Maurice Brassard, Israel Gervais, Stanislas Landry, Arthur St. Jean, George Van Deursen.  
Industrial Company:—No. 8, 766 claims, \$160,533.

**LYNN—\$1,020,000**

Charles Colby, Wallace Gaudet, C. Hatch, Charles Randazzo.  
Industrial Company:—No. 8, 408 claims, \$99,536.

**MALDEN—\$741,000**

1 clothing merchant, 1 merchant, 1 physician.  
Industrial Company:—No. 8, 1,002 claims, \$232,100.

**MEDFORD—\$516,000**

Emily Balmer, Alice Lenox, Edward Raimond.

**MELROSE—\$355,000**

George Beckwith, Peter Carney, Calvin Douty, Freeman Houser, Wallace MacLachlan, Charles Schadel.

**METHUEN—\$161,000**

Charles Schueler; 1 farmer, 1 radio repairman.

**NATICK—\$135,000**

Robert Sanderson; 1 clerk, 1 contractor.

**NEW BEDFORD—\$985,000**

Narcisse Gaudette, Neil McLeod; 1 pharmacist, 1 auto company owner, 1 jewelry salesman, 1 salesman.  
Industrial Company:—No. 8, 523 claims, \$108,199.

**NEWTON—\$788,000**

George Phipps (att.), Dr. Henry Watters, Charles Wetherbee, Edmund Winchester.

**NEWTON CENTER—\$333,000**

David Goodstein (fire & loss adjuster); 1 chairman of board, 1 dealer.

**NORTH ADAMS—\$225,000**

Mary Cummings, Eliza Rowley.

**PITTSFIELD—\$677,000**

Mary Doyle; 1 clerk, 2 dentists, 1 manager, 1 garage owner, 1 gardener, 1 retired.

Industrial Company:—No. 8, 276 claims, \$63,775.

**QUINCY—\$710,000**

Thompson Crane; 1 realtor, 1 supervisor.

Industrial Company:—No. 8, 293 claims, \$66,796.

**READING—\$178,000**

Howard Knox; 1 physician, 1 retired.

**ROXBURY—\$369,000**

Thomas Reinherz; 2 bookkeepers, 1 grocer, 1 physician.

Industrial Company:—No. 8, 1,029 claims, \$248,981.

**SALEM—\$595,000**

Joseph Drolet, Alphonse Levesque, Wilfred Marcaurelle; 1 leather mfr., 1 milk dealer, 1 retired, 1 tailor.  
Industrial Company:—No. 8, 533 claims, \$124,945.

**SOMERVILLE—\$778,000**

Peter Lydon, Richard Mansolilli, Nellie Robinson.

Industrial Company:—No. 8, 325 claims, \$77,407.

**SPRINGFIELD—\$2,485,000**

Alden Baldwin, Edward Clark (pres. McLoughlin Bros. Inc.—Publishers), George Ellis (vice-pres. Ellis Mills, Inc.), Ellen Hagerty, Charles Hardie, Lera Hendrick, Frank Marek, Archie Monat, Russell Whittier, Arthur Wright.  
Industrial Company:—No. 8, 685 claims, \$191,901.

**TAUNTON—\$412,000**

Napoleon Caron, John Sullivan.

## SINCLAIR WEEKS COMMENTS

*In commenting upon the life insurance payments in Massachusetts, Sinclair Weeks, President Reed and Barton Corporation of Boston, said:*

"During these last stormy years, it is the institution of life insurance which, nearly alone, has come through unshaken, carrying its head high and continuing to meet its solemn obligations.

"Tribute should be paid first to those executives of life insurance companies through whose untiring efforts such a record has been made possible; and second, to the citizenry of this country whose love of family and independence has caused them to continue a justifiable faith in life insurance as a solution to their problems."

**"It Is Such a Good Feeling of Security to Have Enough Money to 'Carry On'"**

**MARYLAND**—My husband died in September, 1937, at the age of forty-eight. He was a professional man with a good practice, which gave us a comfortable living. He had always enjoyed very good health and had never spent a day in bed until two and a half years before his death. We naturally expected to go on living together until we were sixty-five or seventy and accumulate some money. We had a fair size bank account when he developed a heart condition two and a half years before his death. He was unable to work during that time and had no income except fifty dollars a month from one insurance company, for total disability.

During his illness he went to Johns Hopkins hospital seven times, for a period of three to seven weeks each time. When he died all the money we had saved had gone for our living expenses and doctor and hospital bills. Luckily he had life insurance.

I have two daughters, one married, the other eleven years old. When I got the insurance money I paid the few bills I owed and the funeral expenses, put \$1,000 in the bank and invested the balance. I now have a monthly income. I have money in the bank in case of emergency—my daughter and her husband, my little girl and I have rented a cottage, and I pay half of the expenses, making me feel independent. I also feel when my daughter is through high school which will be in about seven years, that there will be enough money left in the bank to give her a good business training, enabling her to earn money to support herself.

All this I have been able to do with insurance money, for that is all I had after my husband's death. If I didn't have this money I don't know what I would do.

My praise is the very highest for insurance and I certainly tell everyone what a blessing it is—Three years ago I never thought I would need this insurance money so soon and it is the same way with everyone else, no one knows when they will need it, it is such a good feeling of security to have enough money to "carry on."—Mrs. Ida McDonnell.

**ALMA—\$67,000**

Allen Bergy, Edgerton Crandell, Carroll Hyde, Anson Smith, Carl Washburn.

**ALMONT—\$14,000**

Wm. Brewer, Linus Curtiss, Chas. Farley.

**ANN ARBOR—\$610,000**

Charles Brooks (realtor), Elwin Clark, Everett Gernaey, Edson Hunt, Warren Lepard, Wm. Morton, Ed. Nissle, Wm. Ritterskamp, Fred Wagner, Marguerite Weber, H. White, Jr., Frank Whittaker.

**BATTLE CREEK—\$791,000**

Over 49 Ordinary Claims  
Frank Anderson, Homer Bartholomew, John Brenner, Lloyd Bullis, Clarence Corant, Claude DeWitt, Ed. Eaton, Wilmer Eggleston (surgeon & with Battle Creek Sanitarium), Glesner Hamilton, Samuel Hollman, Herbert Jones, Richard Peton, Adelbert Sterling, Arno Warren.

**BAY CITY—\$773,000**

John Arnold, John Bies, Charles Born, Frederick Boutell (capitalist), Geo. Heimberg, Daniel Hile, Telford Hill, Ira Hiller, Wm. Luxton, Ed. Parent, Abram (Continued on next page)

## FORESIGHT!

The Chinese pays his doctor when he is well and ceases to pay him when he is ill. It sounds logical.

Business men pay lawyers to show them what they can do legally rather than wait until they fall foul of a restraint or a restriction.

Maritime law demands that the pilot board the ship before it enters the harbor, to avoid disaster.

The law of common sense says that the time to buy LIFE INSURANCE is before you need it, when you are enjoying good health and can get it. Don't wait until the ship is in the shoals or on the rocks. Act today.

**"ASK ANY BERKSHIRE AGENT"**

He is capable of rendering efficient and complete service and is equipped with modern contract forms:

LIFE INSURANCE—JUVENILE INSURANCE—  
ANNUITIES

## BERKSHIRE LIFE INSURANCE COMPANY

(INCORPORATED 1851)

PITTSFIELD, MASS.

FRED H. RHODES, President

87th Year of Service to Policyholders

## MICHIGAN

Total Payments ..... \$95,400,000  
Rank in Payments ..... 8th  
Rank in Population ..... 7th  
Payments Per Capita ..... \$19.99

(For towns with fewer claims see end of list)

**ADRIAN—\$166,000**

Geo. Abbott, J. Baldwin, John Benfield, Alexander Birchfield, Henry Bowen, Fredrick Brautigam, Alvord Brown, James Ennis, Samuel Faler, Levi Kitchen, John Koehn, Phebe Lee, Geo. Love, John Morse, Harry Vanderpool.

**ALBION—\$83,000**

John Kimler, Max Norton, Chas. Roggenbuck.

Names in each town are only a partial list of claims paid during 1937.



## Michigan—Continued

Powell, James Redmond, Samuel Schneideman, Herman Schultz, Isidor Taylor, David Wright, John Youmpman.

**BENTON HARBOR—\$255,000**

Charles Blough, Henry Brown, Kenneth Burke, Albert Dasse, Frank Kerry, Frank Platt.

**BIG RAPIDS—\$86,000**

Allan Singer, Marion Vening, E. Wisner.

**BIRMINGHAM—\$238,000**

David Bilesath, Willey Clute, G. Kimball.

**BRONSON—\$55,000**

Hugh Cranson, Wellington Graves, John Secor.

**CALUMET—\$68,000**

Henry Baun, Albert Bonenfant, Eugene Gellinas, Eugene Ghena, Henry Joy, Joseph Kemp, Oscar Labine, John Lilmata, Joseph Primeau.

**CARO—\$27,000**

Ray Ferris, Theron Gibbs, Irvin Metcalf.

**CHARLOTTE—\$60,000**

Jesse Allen, Roy Andrews, James Brown, Chas. Lane, Charles Loucks.

**CLARE—\$36,000**

Louis Fancon, Chas. Fisher, Vern Spencer.

## "A Guarantor of Freedom from Want"

**CALIFORNIA**—I must say that my husband's life insurance was promptly paid. This is an opportunity of importance to tell the great mass of people how very essential the benefits are. Insurance permits me to pay all debts and mortgages and to continue to live in my home and gives me life time comfort, helps me to face old age with the serenity of independence, a guarantor of freedom from want.

Life insurance is the greatest savings account one can have, the children are assured of a better chance in life's struggle and in position to finish their education where if it was not for the insurance our home and education would be sacrificed and a life of drudgery for the mother. Our first thought was our insurance must be paid promptly—our entire family have insurance protection. We consider it a very sane and sound investment.—Mrs. W. P. B.

**CRYSTAL FALLS—\$58,000**

John Alexa, Wm. Gribble, Arthur Haight, Chas. Neugebauer, Wm. Reynolds (banker), Mike Rock, Frank Slonsky, Sr., Wm. Wiedrick.

**DEARBORN—\$466,000**

Michael Bowler, Ameen Dehar, Martin Frankowiak, Fred Goen, Steva Hegesan, Phillip Kodlark, Wm. Locklin, Harold McCormick, Frank Robb.

**DETROIT—\$24,017,000**

Over 1,167 Ordinary Claims  
Over 2,976 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$250,000 or over
2—100,000 to \$250,000
6—50,000 to 100,000
16—25,000 to 50,000
63—10,000 to 25,000
85—5,000 to 10,000
161—3,000 to 5,000
228—2,000; 605—1,000

John Adams (mgr. Farwell Estate), Philip Adelman, Ralph Anderson, Chas. Angell, Hugo Arendt, Chas. Armstrong, Edwin Baggott, Morris Baruch, Alexander Bell, John Benson, Arthur Berman, Edward Billing (minister), Howard Billington, Cornelius Boes, Joseph Bohling, John Bowers, John Brady, Alfred Breslin, Wm. Bresnahan, Wm. Brock, Wm. Bryant, John Burkhardt, John Butler.

Hugh Campbell, Frank Carmody, Thomas Carrier, Walter Carroll, Wilfrid Cass, Chas. Chadwick, Samuel Chase, Wm. Clinton, Arthur Courville, Martin Cunningham, Horace Curtis, Allen Day, Arthur Decker, Warren DeLong, Gustav Dietrich, John Donaldson, Thomas Dowd, Henry Elden, Richard Erickson, Gerald Evans.

Herman Fangert, John Ferris, Chas. Fielder, Percival Fitzsimmons, Albert

Franklin, Wm. Freeman, Otto Froman, Michael Gallagher (bishop), Nagh Ghazal (ins.), James Grinnell, Stanley Guy, Edmond Hanavan, Frederic Hanley, Wm. Hart, Alfred Healey, Guy Henderson, Joseph Herron, Chas. Hodges (pres. Detroit Lubricator Co.), Raymond Hoover, Edward Hopkins, Arthur Howlett, Orville Huber, Livingston Humes, David Ireland, Julius Isaacson, John Johnson (broker), Clyde Jones.

Wm. Kaufman, Frank Kelley (att.), Charles Kelly, Chauncey Keith, Jr., Charles Kelly, Howard Kirk, Aloysius Klepaczyk (bank manager), Julius Kling, Leo Koss, George Kremer, Charles Lathrop, Wm. Liddell, Stephen Lovett.

Clarence MacCash (ins.), George McCaffry, John McDonell, John McLaughlin, Benjamin Marx, David May, Fred Mayrand, Leo Mead, Wm. Minegar, Barbara Moran, Philip Nassauer, John Newell, T. Noyes, Jr., Aaron Nusbaum, Wallace Olson, Henry Oram, Herbert Proctor, Henry Proper.

Byron Radcliffe, Wm. Ratigan, Henry Raymond (dentist), Frank Reaume, Clarence Riggs, Albert Riley (hotel manager), Walter Roberts, Harold Sargent (foreman Hudson Motor Co.), Chas. Scheer, John Schenk, Andrew Schieber, August Schroeder, Henry Schulte (pres. Detroit Rendering Co.), John Scott, Dr. Robert Shinsky, Max Shlain, Carlos Shotwell, Wallace Smith (vice-pres. LaChoy Food Products Inc.), John Stoltz.

John Thomas, Norman Thomasen, Chas. Toomey, Wm. Trevena (ins.), Ed. Van Horne, George Vanier, Duncan Vickery, John Volkert, Josephine Walter (curator), Zelman Wasserman (ins.), Herman Weber (owner Taxi Co.), Jacob Weyandt, Frank Williams, LeRoy Williamson, George Wilson (bank examiner), Frank Wisner, Marcus Wright, Roy Zimmerman. Industrial Companies:—No. 8, 1,432 claims, \$370,742; No. 9, 230 claims, \$82,712; No. 12, 46 claims, \$9,236; No. 15, 471 claims, \$85,708; No. 16, 797 claims, \$193,704.

**DURAND—\$35,000**

John McFadden, Lessie Norris.

**EAST LANSING—\$215,000**

Arthur Egan; 1 engineer, 1 merchant, 1 retired.

**ESCANABA—\$250,000**

Wm. Cleereman, Alvina Desilets, David Erickson, Edward Erickson, Peter Garrity, James Henrietta, Oscar Kraus, George Lacasse, George Nimzinsky.

**FARMINGTON—\$19,000**

Harold Chamberlain, Jesse Clinton, Wm. Thornton.

**PENNSVILLE—\$22,000**

Owen James, Floyd Loomis, Walter Sheehan, Wm. Whitbeck, Jr.

**FLINT—\$1,517,000**

Over 73 Ordinary Claims  
Over 211 Industrial Claims

Herman Akers, James Bullard, Willard Burch, Frank Carpenter, John Chapel (supt. of school), Dr. Joseph Cooperstein, George Edgar, John Ferguson, Abraham Foote, Wm. Ginger, Herbert Girard, Joseph Hagerman, George Hubbard, Wm. Job, James Johnston, George McKay, Oliver Mabee, Clarence Mansfield, Cecile Noid, James Parker (judge), Wm. Parsell, Charles Pierson, S. Quackenbush, Morris Reichert (ins.), Wallace Robinson, Geo. Rockwell, Chas. Scannell (factory mgr. Buick Motor Co.), O. Sevensen, Stuart Soper, Michael Steinman, Franklin Walker.

Industrial Companies:—No. 8, 104 claims, \$28,045; No. 12, 7 claims, \$1,770; No. 16, 100 claims, \$24,276.

**FREMONT—\$88,000**

Arthur Burt, Augusta Derks, James Hillyard, Albert Luchies, Wm. Phillips, Ross Showcraft, John Wolters.

**GLADSTONE—\$185,000**

Charles Davis, G. Epsom (att.), Frank Guidebeck, R. Menard, John Vargo.

**GRAND HAVEN—\$82,000**

Charles Fisher, Otto Girard, Steve Lominski, Peter Wiebenga.

**GRAND LEDGE—\$62,000**

Keyson Allen, Everett Jones, Valentine Lawrence, Dr. Edward Schilz.

**GRAND RAPIDS—\$4,770,000**

Over 206 Ordinary Claims  
Over 182 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$500,000 or over
4—50,000 to \$100,000
4—25,000 to 50,000
15—10,000 to 25,000
20—5,000 to 10,000

Elias Attala, Edward Austin, Albert Bemis, Clarence Bennett, Dewey Blocksma (pres. Breen & Halladay Fuel Co.), Charles Bright, Louis Cameron, Hubert Doane, Stephen Dinsmore, Wm. Dodge, David Eason, J. Fitzsimmons, Ed.

## PROMINENT PERSONS WHO LEFT INSURANCE

**Frank B. Black**, chairman of the board of Ohio Brass Co. which he founded 50 years ago, died in Mansfield, O. He was a director of several banks and prominent in Ohio. He was 72 years old and is survived by his widow and three sons.

**Chauncey H. Young**, pres. the Long Island Produce & Fertilizer Co., died of a heart attack at the age of 60. His home was in Riverhead, L. I., where his business is located. He had been active in farming until he organized the produce company 15 years ago. Surviving are his widow, a son and three daughters.

**Col. Grayson M.-P. Murphy** of New York City, died of bronchial pneumonia at the age of 58. A graduate of the United States Military Academy at West Point. He was prominent in financial circles, in 1921 founded G. M.-P. Murphy & Co., member of New York Stock Exchange. His services were often sought to straighten out affairs of companies in financial difficulties. He was on the board of many companies and active in the financial world. Was in the regular army four years and served in the Spanish-American War. He was the first European commissioner of the American Red Cross during the World War. He served later as assistant chief of staff of the Forty-second (Rainbow) Division, then as head of the American aviation units in England.

**Edmund P. Kelly**, pres. the Capital City Products Co. of Columbus, O., large manufacturers of oleomargarine, died in November at the age of 44. He was a prominent figure in his industry and was president of the National Association of Margarine Manufacturers.

**Frank L. Mohler**, active in business for 30 years in Baltimore, died in January at the age of 64. He was a prominent Catholic layman in the Archdiocese of Baltimore.

**E. M. Crutchfield**, Richmond, Va., general agent the Equitable Society, died suddenly at his home. He had been general agent for 26 years, his age 67. He was past president of the General Agents Association and also past president Richmond Association of Life Underwriters.

**John A. S. Brown**, Philadelphia, had been engaged in the textile industry for many years as secretary of James Smith & Co. He died in his 79th year. Two sons and a daughter survive.

**Betrand B. Samuels** died at the home of his brother in Queens Village, N. Y. He was formerly a banker in Fort Worth, Tex. His death was the result of heart disease, his age 65, a son survives.

**Joseph C. Kadane**, who practiced law in New York City for many years, died at his home after a brief illness. He was graduated from New York Law School in 1899 and was a former chairman of the legal advisory board to one of the draft boards during the World War. Surviving are a son and daughter.

**Daniel Crawford**, Philadelphia, died in his apartment at Hotel Philadelphia after an illness of several months; he was 60. His business was building construction and hotels. He was for many years president of the Philadelphia Operative Builders Association. He built 1,600 homes for the Emergency Fleet Corp. during the World War and later constructed the Hotel Pennsylvania. His widow, a son and daughter survive.

**Joseph Engel**, pres. A. & J. Engel Co., furriers of New York City, died of a heart attack in his winter home at Miami Beach, he was 65 years old. He was a native of Hungary, came to the United States when 12 years old and afterward entered the fur business. His concern was a pioneer in leasing fur departments in retail department stores and specialty shops. His widow survives.

claims, \$13,390; No. 16, 117 claims, \$23,360.

**GREENVILLE—\$67,000**

Fred Gleason, Vernon Lawton, Wm. Parker, Buel Tallman.

(Continued on next page)

**GROSSE POINTE—\$381,000**

Floyd Clark, F. Finkenstaedt, Salvatore Serra.

(Continued on next page)

## The what, why and how of the life insurance business

—a complete, non-technical explanation of principles and practice

**HERE** is a book that gives you practical information on all phases of the life insurance business from the organization of a life insurance company and a description of life insurance policies and their uses, to the regulation and taxation of life insurance companies and the legal aspects of life insurance.

**New Fourth Edition—Revised and Brought Up to Date**

## LIFE INSURANCE

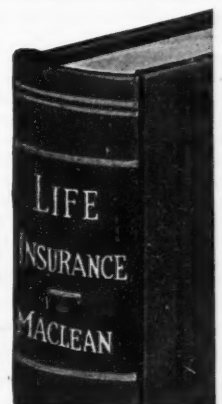
By Joseph B. Maclean, Associate Actuary, The Mutual Life Insurance Company of New York. Fourth edition, 610 pages, 5½ x 8, \$4.00.

### Features of the new edition

- conditions and practice in Canada, including Government Regulation, Investment Laws, Annual Statement and development of Policy Provisions.
- special developments during the depression; Moratorium on Cash and Loan Values, Inflation, Mortgage Moratorium Laws, Investment Situation, Changes in Reserve Basis, etc.
- treatment of extra hazard from aviation and in connection with the liquor industry.
- Retirement Annuities and similar contracts, Participating Annuities, Group Annuities, changes in basis of and terms for cash and other surrender values, recent laws and rulings of Revenue Department, etc.

Order from

**THE INSURANCE BOOK HOUSE**  
420 East Fourth Street  
Cincinnati



Names in each town are only a partial list of claims paid during 1937.

## Michigan—Continued

**HAMTRAMCK—\$140,000**

Rufus Harrison, Lewis Krone-meyer, George Krot, Boleslaus Lukasi-wicz, Paulina Rebrovich, Walter Schiele, Joseph Shepp, Franciszek Smigielski.

**HASTINGS—\$64,000**

Wm. Field, Verda Reynolds, Fran-cis Osborne.

**HIGHLAND PARK—\$665,000**

Chas. Adams, Henry Date, George Gibbs, Albert Grabower, Henry Halbrook, Joseph Levin, Don Talberg, Peter Tra-billy, John Wagner.

**HOLLAND—\$3,140,000**

Gerard Cook, Rev. Henry Hospers, August Landwehr, (pres. Holland Furnace Co.), Frank Van Ark, John Vanderveen, Dick Van Kolken.

**HOWELL—\$78,000**

John Barron, Frank Metz, Bruce Newcomb, Wm. Sears, Dr. John Toan.

**IONIA—\$95,000**

John Jennings, Henry Schlosser, Almer Shook, J. Watt (atty.).

**IRON MOUNTAIN—\$110,000**

Wm. Folley, Matt Heckler, Wm. Kelly, Gilbert Lear, Walfred Osterberg, Jacob Quist, Elmer Walstrom.

**IRONWOOD—\$97,000**

Fannie Baldwin, Nestori Maki.

**ISPEMING—\$125,000**

Tony Nardi; 1 baker, 1 engineer, 1 manager.

**ITHACA—\$52,000**

Henry Carty (hotel keeper), Joseph Kinney, Frank Walcott.

## "I Feel Very Much Indebted to Life Insurance Companies"

MICHIGAN—I am glad to be able to tell others how my husband's thoughtfulness made things easier for us when he was suddenly taken away. He was a pharmacist and our son was almost ready to graduate from the same course. My husband had a partner in his business and they carried partnership insurance which gave the business to his partner and the money from the insurance to me. This eliminated any trouble in settling that part of the estate. One insurance policy enabled me to pay all expenses and finished paying my son's expense at school. We are able to live in our home and care for both his mother and mine. After all affairs were settled I invested some of the money with insurance companies in a plan which makes the money available should I need it, however leaving it there for ten years will enable me to draw a monthly income as long as I live and should anything be left it will then go to my children.

Because these insurance companies were able to keep going when many banks were closed I felt that my money was in the safest place possible and I feel very much indebted to the life insurance companies.—Mrs. A. B. C.

**JACKSON—\$961,000**

Frank Aiken, John Billiski, Albert Boland, Frank Bryan, Maurice Buysse, Isaac Delamater, Percival Delamater, Clarence Felts, Rayner Field, John Fleming, George Gable, Wm. Handley, Charles Hewitt, Harry Kewin, Benjamin Legg (ins.), Louis Mayfarth, Paul Pielemeier, Albert Praigg, Forrest Stautfer, Henry Willis.

Industrial Company:—No. 16, 141 claims, \$29,218.

**KALAMAZOO—\$1,240,000**

Over 83 Ordinary Claims  
Over 184 Industrial Claims

Walter Barton, Lowell Biggs, Ray Culp, LeRoy Curran, John Dennany, H. Fenstermaker, Patrick Fitzpatrick, Al-dine Forster, Rudolph Friske, Delno Hen-shaw, John Hill, Wm. Jones, Harold Lawrence, Calvin Mohney, Peter Mohlock, Paul Mursch, Daniel Normyle, Fred Otten, Chas. Page, Nina Schroeder, Areta Shep-ard, Wm. Thomas, Marie Wilcox, Arthur York, Carrie Young.

Industrial Companies:—No. 8, 40 claims, \$9,755; No. 16, 144 claims, \$32,132.

**LANSING—\$985,000**

Over 73 Ordinary Claims

Wm. Andrews, Jordan Aylor, W. Barnes, Adelbert Bishop, Norman Bosell, Grant Bush, Hubert Carlton (sec. Weis-singer Paper Co.), George Clark, Frederick Dietz, Bernard Duffy, George Gunnell, Joseph Hahn, Manning Hamilton, Dean Henderson, Howard Howe, Harvey Kas-hinder, Alexander LeMere, Major Le-Monte, Rudolph Luxor, David Mahoney, Hugh Mowny, John Murnigham, Allen Pollock, Lorraine Probst, Caleb Sweet,

Wm. Walton (pres. Walton Flour Mills), J. Whitney.

**LAPEER—\$69,000**

Maurice Chance, Kenneth Dobbys, Glenn Groover, Earl Hodge, George Ja-cobs, Edward James.

**LUDINGTON—\$87,000**

Wm. Arndt, Burt Beebe, Michael Sommers.

**MANCELONA—\$19,000**

Robt. Dolezel, Frank Mavety, Thos. Niles.

**MANISTIQUE—\$24,000**

Fred Anderson, Paul Aust.

**MARQUETTE—\$211,000**

John Carney, Daniel Carroll, Abra-ham Fleury, Timothy Foley (hotel owner), Francis Keough, Fred Schultheis, Wm. Short.

**MARSHALL—\$115,000**

Bernice Gates, Henry Hoyt (min-ister), Howard Kelsor, Orren Stookey, Jane Sherman.

**MASON—\$25,000**

David Haugh, A. Leonard, Lester Welch.

**MENOMINEE—\$140,000**

Jacob Bauer, Louis Brown, Mervin Brown, Frank Erditz, Joseph Joziwak, Dr. Earl McComb, John Renick, Geo. Saxton.

**MIDLAND—\$87,000**

John Brannan, Ernest Crosby, Fred Highgate, Muriel Pelton, George Perry, Alphonso Thorsberg, John Walsh.

**MILAN—\$21,000**

Herman Braun, Elmer Gladding, Robert McCaughey.

**MILFORD—\$17,000**

Ernest Hoggard, John Porter, John Porter.

**MONROE—\$198,000**

Ed. Guettler, Chas. Martin, Stephen Ruff, Augustus Stadler, Wm. Stahl, Charles Wahl.

**MT. CLEMENS—\$160,000**

Benj. Thomas, Leslie Ulrich (hotel owner).

**MT. PLEASANT—\$72,000**

Wm. Cramer (publisher), Walter Hazlewood, Everett Hively.

**MUSKEGON—\$454,000**

Norman Buechler, Armand Cardinal, Leslie Carr, Lowell Dana, Douglas Jacob-son, Andrew Kramer, Florence LaFaver, Joseph LeTart, Magnin Nelson, Wm. Pa-quin, Dr. Paul Quick, Ernest Rousell, Fred Taylor.

**NEGAUNEE—\$76,000**

Wm. Adams, Wm. Barabe, Anders Bjorlund, Joseph Lacombe.

**NILES—\$96,000**

Anna Erickson, Alvin Kuhns, Jo-seph Woods.

**ONTONAGAN—\$75,000**

Ida Johnson, James Sickman.

**OTSEGO—\$32,000**

John Dunn, Frederick Terry, Alfred Tice, Benton Van Lerven.

**OWOSSO—\$122,000**

Rudolph Beehler, Wm. Burton, Chas. Klabacka, Jos. Rolando, Anthony Souders, Wm. Tucker, Thomas Turnbull, Asa Wright Sr.

**PLYMOUTH—\$70,000**

Albert Curry, Jessie Rattenberry, Rudolph Rotarius.

**PONTIAC—\$675,000**

Dennis Brooks, Geo. Frost, Darwyn Goll, Chas. Levensgood, Daniel McGaffey, (Judge), Herbert Manuel, Raymond Moore, Perley Rising, Chas. Terry, W. Thomp-son.

Industrial Companies:—No. 9, 24 claims, \$7,029.

**PORT HURON—\$376,000**

Henry Arnold, Jesse Ennest, John Fead, Martin Fisher, James Green, An-drew Johnston, Stanley Krupp, Ed. New-ton, Carl Pollock, Joseph Raymond, Louis Shepherd, Jr., Chas. Wisdom.

**RIVER ROUGE—\$197,000**

Frank Magiera, Ida Plant.

**ROYAL OAK—\$172,000**

Harry Chapman, Luther Parks, Geo. Redman, Stanley Ross, Elaine Wellen.

**SAGINAW—\$817,000**

Over 63 Ordinary Claims  
Over 152 Industrial Claims

Jacob Arnst, Archibald Bell, Ray Bell, Wm. Benkert, Gean Cronkright, Bert Davis, Philip Fisher, John Frost, Chris-tian Geyer, John Harris, Paul Hoechner, Walter Hurd, Karl Karpicke, Wm. Light, George Markham, Jacob Miller, Sylvester Perreault, Dr. Julius Powers, John Raquet, Geo. Robel, Arthur Rosien, Traf-ford Stevenson, Geo. Thorsen, Evert Whitten, Herman Zahnow.

Industrial Companies:—No. 8, 59 claims, \$15,349; No. 16, 93 claims, \$19,094.

## Life Insurance Instead of Relief Problem

MICHIGAN—My sister was a school teacher and out of her salary she was putting away \$450 a year into life insurance. When she died part of the settlement was paid in cash and the remainder is payable as life income. There is also an amount left with the insurance company which pays interest and which will go to the heirs. Although the mother owned a little property there is practically no income from it. She is now living with her wid-owed son who has made his home very comfortable for her to live and work in. The School Board also carried insurance and the mother also received a certain amount from that source. The estate also received some money.

The expenses of the last sickness and funeral were very heavy and it had not been for the life insurance the relatives would have had to take care of it. Al-though my sister did not live to get the benefits of this insurance she enjoyed life more knowing that when she was too old to earn her own living she would have an income as long as she lived as the result of her own labor and good judgment. I think my mother will live longer and hap-pier because of this income. I have always been strong for insurance. If everybody could start insurance or some other sys-tematic saving early in life we would not have this terrible relief problem nor the old-age pension.—Mrs. H. B. McMurray.

**ST. JOHNS—\$48,000**

Oral Granger, Aden Murphy.

**ST. JOSEPH—\$78,000**

Joseph Lahey (priest), Ervin Materna, Michael Pastryk.

**SAULT STE. MARIE—\$147,000**

Jeremiah Dacey, Harry Everett, Thomas McCarthy, Sophia McCormick.

**STURGIS—\$71,000**

Reuben Coldren, George Jorn, L. Krueger, George Miller.

**THREE RIVERS—\$86,000**

Ernest Black, Marshall Crose, John Doremus, John Everhart, Sam Franklin, Joseph Hedges, Wm. Johnson, Ernest Kaiser, Warren Merrill, Vernon Tullis.

**TRAVERSE CITY—\$151,000**

Albert Clement (druggist), Harold Glauch, Ernest Minor.

**VICKSBURG—\$28,000**

Ella Parsons, Chas. Richardson.

**WYANDOTTE—\$219,000**

Sylvester Altholter, Anna Baisley, Mary Bednarek, Theodore Gray, John Hohmeister, Arthur Mozeik, Arthur Thon.

**YPSILANTI—\$172,000**

Henry Diemer, Wyman Peters, Sudie Wiard.

## OTHER MICHIGAN TOWNS—\$5,786,000 (Partial List)

●Afton: H. Ostrander.—Allegan: A. Fox, H. Brent.—Applegate: L. Monzo, G. Wagner.—Athens: W. Scofield.—Au-gusta: J. Taylor.—Azalia: Dr. R. Jones. ●Beaverton: A. Otte, C. Wright.—Beld-ing: Iva Brownell, E. Moore.—Blissfield: J. Bauer (vice-pres. of bank), J. Fillingier.—Bloomfield Hills: C. Wilson.—Boyne City: E. Griffin, P. Speltz.—Brown City: G. Elliott, Bessie Green.—Buchanan: C. C. Andlauer, Dr. R. Snowden. ●Capac: M. Maedel, A. Prey.—Carleton: Margaret Blong, A. Hendryx.—Caseville: J. Cline.—Cass City: R. Agar, Jr., T. Lounsbury.—Cassopolis: C. Bockus.—Cedar Springs: J. Esch.—Charlevoix: D. Payton.—Cheboy-gan: D. St. Amour.—Coldwater: W. Wells, Constantine, W. Wilson.—Corunna: H. Gurney, F. Marsik. ●Davison: Margaret Dunn, E. Vallett.—Deckerville: E. Bun-yan, J. Howard.—Dewitt: J. Clemons, W. Schroeder.—Dowagiac: C. Brosnan, E. Mc-Master. ●E. Grand Rapids: F. Wurzburg.—Eaton Rapids: G. Hanell, J. Ramsay.—Eloise: Dr. D. Saunders.—Essexville: J. Cahalan.

●Fenton: F. Hitchcock, F. Neal.—Ferndale: J. Bates, R. Campbell.—Frank-ort: C. Carland, Martha Hammond. ●Gagetown: W. Freeman, L. Oest.—Gallen: A. Unruh, R. White.—Gladwin: G. Ker-swill, R. Manor.—Gowen: A. Peterson.—Grant: Belle Brink, Glenna Zerhaut. ●Harbor Beach: C. Blashill, E. Lincoln.—Hart: G. Bright, E. Fuller.—Hersey: H. Millard (retired banker)—Hillsdale: E. Buchanan, J. West.—Hope: I. Schafer, D. Smith.—Houghton: J. McGuire.

●Iron River: A. Kallio.—Kawkaw-lin: C. Radde. ●LeRoy: A. Furmiss.—

Linden: G. Hebert, E. Runyan. ●Mack-inaw Island: F. St. Louis.—Maralette: F. Schultheis.—Marlette: Mary Cargill, Vern Geister.—Maybee: Myrtle Hauf, G. Reh-berg.—Middleville: H. Benaway.—Mont-rose: J. Smith, H. Stone.—Munsing: B. Carr. ●Newberry: J. Juhola, W. Well-man.—New Lathrop: F. Hrnica, Agnes Newman.—Northport: C. Nelson. ●Ona-way: G. Groves, J. Larson.—Oscoda: A. Hanson, E. Immerman.—Oxford: C. Mit-chell, C. Whitcomb. ●Petoskey: Francis Merrill.—Pigeon: Dr. F. Wiley.—Pinck-ney: E. Ross, C. Sigler.—Plainwell: A. Brown (druggist), F. Travis.—Pleasant Ridge: F. Weston.—Prattville: T. Wil-liams.

●Ravenna: S. Rogers.—Richland: C. Miller.—Richmond: M. Lowell.—Roch-ester: Maude Beckman, E. Schoonover.—Rockford: A. Bennett, H. Graves.—Romu-ly: J. Ryznar.—Roseville: L. Cooney, Mary Murray. ●St. Charles: Adella Hahn, Euphemia Webb.—St. Clair Heights: J. Diehl, E. Schulte.—St. Ignace: R. Earley.—Saugatuck: C. Jordan, Scotts-ville: F. Davis, U. Miller.—Sheboygan: W. Stewart.—Shelby: C. Getty, Estella Morn-ingstar.—Sheridan: A. Courter, S. Russell, Sodus: W. Carmichael, J. Enright.—Springport: Ernestine Hanft, A. Langdon.—Swartz Creek: C. Beckman. ●Tecomseh: E. Brown (dental surgeon), F. Wood.

●Union City: R. Maurer.—Union-ville: F. Fine, Julia Strieter. ●Wahjamego: Dr. J. Redwine (supt. Mich. Farm Col-ony)—Wakefield: M. Milan.—Watervliet: Clida Hawks, R. Robinson.—West Branch: Irene Reminder, J. Short.—White Pigeon: J. Phelps, B. Quick. ●Yale: Edith Boddy, A. Oatman. ●Zeeland: C. DenHerd-er (pres. Zeeland State Bank), J. Welling.

## MINNESOTA

Total Payments ..... \$53,300,000  
Rank in Payments ..... 14th  
Rank in Population ..... 19th  
Payments Per Capita ..... \$20.22

(For towns with fewer claims see end of list)

**ALEXANDER—\$46,000**

Vojtech Kroupa, Stephen Miller, Henry Oberg.

**ANOKA—\$2,000**

Josiah Clark, Ransom Powell (atty.), Anton Sorenson.

**APPLETON—\$38,000**

Knut Knutson, Henry Larson, E. Radtke.

**AUSTIN—\$214,000**

Edward Conlin, George Gibson, Charley Krambler, Louis Lindenberg, Louis Lukes, Christian Paulsen, Ben Vo-macka.

**BEMIDJI—\$114,000**

John Bowers, Percy Carlton, Mat-thew Ford, Eric Peterson.

**BLUE EARTH—\$45,000**

George Constans, Joseph Grisey.

**BRAINERD—\$121,000**

William Elsom, A. Loom, Casper Mills (mgr. Swift & Co.).

**CANBY—\$23,000**

Wm. Kankerlik (bank president), James Kiley, Emil Queroe.

**CHISAGO CITY—\$3,000**

John Bunten, Ellen Nelson, Arthur Peterson.

**CHISHOLM—\$81,000**

Edward Dergantz, Fred McComber, George Rice.

**COLD SPRING—\$39,000**

Ignatius Kremer, H. Peters, N. Thomey.

**CROOKSTON—\$166,000**

Avilla Beaudry, Charles Raymond, Andreas Gustum, Halvor Holte, Dr. Oscar Locken, James Power, John Smrskik.

**CROSBY—\$42,000**

U. Ebacher, Thomas Tahiff.

**DULUTH—\$1,512,000**

Over 93 Ordinary Claims  
Victor Anneke (pres. Fitzer Brewing Co.), Herbert Atwood (pres. Atwood Lar-son Co., grain dealer), John Begley (cleo-gyman), James Clinton, George Despins, Nels Dynesius, Bernard Forrest, Frederick German, Horace Hazen, Sivert Hendrick-son, William Henry, Paul Houle, Geo. Ken-nedy, Howard Lewis, Hartwick McDonell, Carl Michalski, Celina Noel, Thomas Ross, Thomas Studley, Ernest Voss.

**EAST GRAND FORKS—\$37,000**

Andrew Sullivan, Ernest Melin.

**ELY—\$84,000**

Edward Edwards, John Majerle, Joseph Schweiger.

**EVELETH—\$88,000**

Anthony Angerilli, Emil Roy.

**FAIRMONT—\$79,000**

Benning Ballou (county clerk), Lewis Peterson, George Stromberg.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Minnesota—Continued

## FARIBAULT 156,000

Lawrence Borchert, Patrick Gillespie, Albert Retzlaff (banker), Edward Zimmerman.

## FERGUS FALLS—\$167,000

Leonard Johnson, Anna Lundeen.

## HIBBING—\$155,000

Dwight Booth, Christ Canelake, Joseph Fundy, Jacob Messner.

## KOPKINS—\$53,000

Jos. Bren, Norbert Larkin, Frank Shimota, Frank Vraspir.

## KUNTCINSON—\$47,000

Zofie Dostal, Jan Marvan, Ralph Smith (ins.).

## LAKEFIELD—\$29,000

Jan. Chalupnik, Emil Novy, Adolph Paul (pastor), Orval Rixmann.

## LITCHFIELD—\$28,000

Henry Berg, Selma Draxton.

## MANKATO—\$152,000

Earl Frick, Lester Henderson, Sivert Hendrickson (ins.), George Hilde, Albert Quimby.

## MARSHALL—\$41,000

Irene Bourgeois, Leo Elbers.

## "Life Insurance Has Meant Character Development for Our Four Fine Children"

KANSAS—My late husband's insurance was partly on the cash settlement basis and partly on the monthly life income plan. One policy contained double indemnity and his death in July was the direct result of fatal injuries which he had received.

On account of defective hearing he was obliged to give up his work several years ago. This necessitated an entire reconstruction of our financial program. He was obliged to leave his profession and take up new work which required considerable capital. Our accumulated savings in life insurance saved the day; we borrowed and re-invested as necessity demanded and kept our insurance in force and our four children in school. At last we had the satisfaction of seeing the new business venture prove successful but the joy was short-lived, ten days later he was fatally injured and nine days after that he was gone. My husband's accounts were in perfect shape his life insurance was up to date, we were the ones who were unprepared for the heart-breaking grief over giving up our dear one.

I consider life insurance the best means of saving for the salaried man, it has meant real sacrifice to carry the amount of insurance which my husband had, raise four children on the salary which he received. It has meant driving an old car when our neighbors sported around in the latest models. It has meant wearing made-over clothes sometimes and we have always raised a garden. It has meant that the children have learned to work and keep their accounts and plan their budgets carefully.

This insurance, when matured, would have provided my husband with a life income. Life insurance has meant not only protection for the future, assurance for our old age, but it has meant character development for our four fine children.—Mrs. H.

## MINNEAPOLIS—\$14,178,000

Over 512 Ordinary Claims  
Over 169 Industrial Claims

## CLAIMS BY AMOUNTS

1—\$250,000 or over
2—100,000 to \$250,000
3—50,000 to 100,000
17—25,000 to 50,000
39—10,000 to 25,000
45—5,000 to 10,000

Ones Adamson (vice pres. Forman Ford & Co., paint mfg.), Gilbert Anderson, Lindeman Arneson, Martin Aykarn, Andrew Baker, Albert Ball, DeLloyd Barber, Benj. Beardsley, Adolph Beck (prop. A. C. Beck Co., boiler compounds), Harry Beedy, Gustave Bingenheimer (pres. Diamond Iron Works), William Broderick, F. Brooberg, Marvin Brown, Ewald Euhrow, Coler Campbell (sec. & treas. Frank McCormick, Inc., wholesale liquors), Victor Carlson, John Chalmers, Irving Clemenson, Fred Coutts, Leo Cox.

Edward Dahl, Frank Danielson (prop. Danielson Drug Co.), William Davidson, Julius Diamond, Merton Dunnekan, Harry Fawcett, Dr. Carl Forsberg, Jules Fortier, Dr. Herman Froelich, Edwin Fulton (pres. Peppard & Fulton Co.,

general contractor), John Greer, Cornelius Gutgesell, Leslie Harper, Henry Hartig (minister), William Haviland, Frederick Hoglund, Peter Howard, Charles Hubbell.

Jesse Jacobi, Edward Johnson, Melvin Johnston, Ernest Kelly, Walter Laidlaw (sec. treas. Austin Mutual Ins. Co.), Ole Larson, Jacob Lazar, Elias Lyon (dean of medical school), Lars Markuson, Charles Martin, Alfred Marxen, Axel Mattson, Anton Mitchell, William Moss.

Earl Nelson, Albert Nertz (treas. Nertz Lumber Co.), Peter Nyvall, Orville O'Brien, Edwin Patton, Otto Paulson, William Pyke, Gerald Reagan, Edward Sanford, Harold Satterwall, Charles Saucier, Nathan Shapera, Adolph Simonson, Albert Smith, G. Smith, Oscar Sorenson, William Stapleton, Edward Sullivan, Rudolph Sundell, Sheridan Tuttle, Charles Tyler, John Wagner, Lloyd Wagner, John Valerius Martin Weir, Edward Wendling, Otto Wilson, Allen Woodall, Frederick Yearneau, Albert Yost, George Zentz (clergyman).

Industrial Company:—No. 8, 169 claims, \$39,477.

## MONTEVIDEO—\$55,000

Robert Brown, Peter Gustafson, William Simons.

## MONTGOMERY—\$26,000

John Budd, John Flicek, George Humber, Joseph Kaisershat, Frank Matha.

## MOOREHEAD—\$73,000

Edward Bell, John Forrester, Peter Malvey, Hulda Pehrson, Richard Peterson, H. Strub, Alfred Tension, Edw. Wright.

## NEW PRAGUE—\$4,000

Frank Kasal, Frantisek Krava, Lumir Krocak, Adolf Sachs.

## NEW RICHLAND—\$19,000

Nicholas Dinneen, Arvid Sponberg.

## NEW ULM—\$87,000

Frederick Eibner, Ernest Hagberg, Otto Huhn, William LePlant, Max Miklas, Hubert Schnobrich, Christian Seifert.

## ORTONVILLE—\$27,000

John Knutson, Theodore Swenson.

## OWATONNA—\$95,000

Gunder Anderson, Henry Tisher, Joseph Grubisch, John Hogan, Albert Kaspar, Emil Soukup, Emil Stransky.

## PINE CITY—\$33,000

Ignac Chmelik, Sylvester Johnson, Edward Petersen, Robert Plepho.

## RED WING—\$80,000

Lawrence Larsen, Samuel Morley, Arthur Stueber.

## ROCHESTER—\$498,000

Dr. Carl Anderson, M. Boddy, True Cress, Dr. George Joyce, Willard Kern, Frank Losey, Ernest Reiter (pres. Rochester Grocery Co.), Georgia Wall.

## SAINT CLOUD—\$312,000

Anton Bellmond, Charles Fritz, Dr. John Gelz, Dr. Ralph Jones, John Kinsella, Charles Ladner, John Lanerman, Raymond Schmitt, Peter Witt.

## SAINT PAUL—\$6,144,000

Over 212 Ordinary Claims  
Over 144 Industrial Claims

## CLAIMS BY AMOUNTS:

1—\$250,000 or over
2—100,000 to \$250,000
3—50,000 to 100,000
17—25,000 to 50,000
39—10,000 to 25,000
45—5,000 to 10,000

John Acheson (pres. Macalester College), J. Almqvist, Nicholas Andres, Lindeman Arneson, Joseph Balik, Mathias Bilban (priest), Clarence Burnett, Richard Campion, Arthur Christensen, Dixon Cooley, Hobart Correll, Ambrose Cly, Howard Fletcher, Nicholas Gennaro, Jos. Glaser, Theodore Guth, Michael Haselberger, Roger Hayes, Laurence Hodgson, Nels Holden, Frank Hughes.

Henry Johnson, Ralph Johnson, Robert Johnston (att'y.), Joseph Jungmann, George Keller, George Kohler (hotel manager), Oscar Lampland (pres. Lampland Lumber Co.), J. Lewis (publisher), Henry Lieder, Reinhold Lindeke (mgr. Western Tea & Coffee Co.), Joseph Mogilner (Simon & Mogilner, mfr. children's clothes), James Nowell (mgr. bond Co.), Edgar Ober (retired pres. Motor Power Equipment Co.), James O'Neill (dentist), George Fabst (retired), John Pettis.

James Richardson, Francis Ross, Leonard Schleck Jr., Albert Schlekkan (ins.), Wm. Schumacher, Abram Shepard, John Smola, Charles Spreng, Charles Tanner, Wm. Templeton, James Tierney, Frank Turgeon, LeRoy VanBrunt (federal bank examiner), Charles Villame (mgr. Villame Box & Lumber Co.), Alexander Welsch, John Willie, Edward Winklemann.

Industrial Company:—No. 8, 144 claims, \$37,163.

## SAUK CENTER—\$93,000

Howard Bishop, Rudolph Hansen (owner Model Clothing Co.), Ross Penrose, John Qua.

## SHAKOPEE—\$32,000

Veronica Bednar, John Heller.

## SLEEPY EYE—\$37,000

Joseph Haas (banker), Ferdinand Krenz, Joseph Schueller.

## STEPHEN—\$20,000

Avila Beaudry, Peter Black, Frank Green.

Names in each town are only a partial list of claims paid during 1937.

## "Safest Place Was in Annuities"

MINNESOTA—My husband and I have always been insurance conscious all our lives and my husband carried several types of insurance. One of his policies was arranged to pay me a life income of \$43.40 a month the other to pay an income of \$100 a month for 54 months. After my husband's death I sold his interest in his oil business and then liquidated all obligations which still left a considerable amount of money for investment. All of this I put into single premium deferred refund annuities. One policy to start paying me \$100 a month after the 54 months' payment have been received from the policy left by my husband. The other policy will be left until I want to draw upon it.

Although I have had many many smart-tongued salesmen trying to sell me everything from stock to real estate in Florida I felt that the safest place for my money was in annuities and if everyone would do that no one would need to worry about getting old and being dependent on their children.—Mrs. Carlton.

## STILLWATER—\$135,000

Leonard Berschens, Emma Glaser, Fred Zoldan.

## TRACY—\$28,000

Omer Morgan, Anthony Owczarnk.

## VIRGINIA—\$98,000

Aron Braa, William Irwin, Harry Nelson.

## WAYZATA \$33,000

John Johnson, Lawrence Rice, Orville Squiers, William Wallace.

## WELLS—\$26,000

Mary Bates, Alphons Peterson.

## WEST DULUTH—\$47,000

John Moran, George Plows, William Wakeman.

## WINONA—\$461,000

Wm. Ehlers, William Lundy, Christine Miller, Oswald Nitz, Edmund Piechocki, Phineas Shute, August Szlagowski.

## OTHER MINNESOTA TOWNS—\$5,173,000 (Partial List)

Ada: O. Grondahl.—Adrian: O. Zachmann (priest).—Ah-Gwak-Ching: A. Kohn. Alpha: J. Bailey.—Arco: G. Arnoldy, E. Jorgensen.—Argyle: C. Robertson, G. Verboncoeur.—Arlington: E. Stock, L. Tuchenhagen.—Barrett: A. Erlandson.—Belgrade: H. Winseman.—Big Fork: B. Wintergerst.—Bloomington: A. Simpson.—Breckenridge: J. Gray, G. Ottis.—Browns Valley: J. Weir.—Byron: Kathrene Aaby, Thor Thorson.—Caledonia: E. Graf, J. Whaley.—Cannon Falls: E. Benson.—Champlin: G. Davey, Wm. Patrie.—Chaska: F. Gutzmann, H. Truhn.—Clara City: G. Schulte.—Clearwater: C. Legg.—Coleraine: W. Hunter.

Delano: E. Blanck, C. Leiter.—Dennison: K. Fordahl, Agnes Lien.—Dodge Center: C. Krohn.—Dundas: A. Pankow.—Elk River: C. Babcock, Mary Horvath.—Elysian: D. Cram.—Excelsior: R. DeGroodt.—Frazee: Elsie Luaders.—Fulda: F. Knox.—Gilbert: R. Dukelow.—Glenwood: C. Torrens.

## Saved from Heavy Loss by Life Insurance

MINNESOTA—Life insurance is a boon to everyone if only all of us could realize it. As a beneficiary of life insurance I wish to state how truly thankful I am. For the past three years my husband was engaged in lime and rock crushing. He also owned several large snow plows. During the winter months when crushing was made impossible because of too much snow he was busily engaged in plowing out the road. His type of work required much expensive equipment. In order to buy all of the necessary machinery my husband borrowed a large sum of money. But because his business was profitable he was able to pay the majority of this debt. However I would have been obliged to sell all of this equipment at any price immediately upon my husband's death in order to satisfy the remaining creditors and to pay my living expenses. But with the insurance money I have been able to hold the equipment until I obtain the desired price. I hope all that read this will realize how greatly this life insurance money benefited the estate of the assured.—Mrs. B. L.

Names in each town are only a partial list of claims paid during 1937.

Hallowell: D. Murray.—Hastings: G. Ten Broeck.—Hinckley: O. Bark.—Hoffman: M. Clarquist.—Kinney: J. Schultz.—Le Sueur: M. McDonnell.—Lismore: F. Loebig.—Little Falls: J. Coenen, E. Kallher.—Littlefork: H. Baufeld, A. Orlebeke (banker).—Luverne: O. Holmied.—Lyle: Anna Espe, J. Lukes.

McHenry: A. Lennon.—Mabel: R. Halvorson (banker), L. Lee.—Madison: F. Erdmann, N. Borman.—Mahomen: F. Ranschke.—Melrose: J. Helsper.—Milaca: F. Riesland.—Milan: A. Anderson, Ingmar Moe.—Monticello: T. Powers, J. Trench (dentist).—Montrose: B. Nelson.—Morris: J. Westereng.—Murdoch: O. Erickson, E. Kiesling.—New Munich: W. Hoppe, H. Massmann.—New York Mills: Helen Buerkle, C. Matala.—North Branch: A. Olson, Myrtle Satterstrom.—Olivia: A. Schendel, C. Trochill.—Ormsby: G. Kuehl.—Osseo: Dr. P. Nee.

Paynesville: R. Latterell, G. Tucker, Jr.—Perham: H. Tobkin.—Pipe Stone: J. Duffus.—Princeton: S. Peterson.—Raymond: G. Mulder, H. Wegner.—Rice: J. Kremer (postmaster).—Robbinsdale: A. Jones.—Rush City: H. Moulton.—Saint Boniface: J. Youngen.—Saint Charles: F. Losey, J. Pfeffer.—Saint James: A. Dahms, P. Klose.—Saint Louis Park: H. Lindgren.—Saint Peter: B. Diask, E. Otto.—Sandstone: A. Eitens, M. Johnson.—Savage: E. Anderson.—Sherburne: A. Bueholz.—Staples: Carrie Flanagan, W. Reid.—Swanville: A. Koenig.—Taconite: D. McKinnon.—Three Forks: M. McCauley.—Twin Valley: C. Herman (hotel owner).—Two Harbors: F. Grudnosky, V. Westin.—Wabasha: G. Cornwell, L. Simon.—Wadena: F. Busch, H. Evner.—Walnut Grove: O. Anderson, I. Pederson.—Waverly: J. Franey, I. Gromotka.—Westbrook: J. Villa.—White Bear Lake: Gertrude MacRiggs, H. Warner.—Wilmont: J. McKilligan, T. Middendorf.—Zimmerman: E. Iliff.—Zumbrota: E. Hammer.

## MISSISSIPPI

Total Payments ..... \$13,400,000  
Rank in Payments ..... 36th  
Rank in Population ..... 24th  
Payments Per Capita ..... \$6.67

(For towns with fewer claims see end of list)

## AMOBY—\$32,000

Tommie Benton, Alice Boggan, Margaret Johnson.

## BILOXI—\$66,000

William Farzier, James Miller, Joseph Swetman.

## BOONEVILLE—\$75,000

Walter Covington, James Davis, Allen Denson, Robert Mitchell, John Pyle (att'y.), John Yancey.

## BROOKHAVEN—\$96,000

Claude Hoffman, Julius Obushmidt, John Whittington.

## CALHOUN CITY—\$29,000

Wesley Green, Charles Hogue, James Johnson.

## CAMDEN—\$14,000

Otho Mansell, Charles Terry, Peter Whelan.

## CLARKSDALE—\$83,000

John Baber, Walker Baker, Walter Carter.

## COFFEYVILLE—\$12,000

Eugene Arrington, H. Boswell, S. Hamblet.

## COLUMBIA—\$57,000

Ford Collins, Frank Rankin, Hugh Ratliff, G. Rhoden.

## CORINTH—\$86,000

Lida Brannon; 1 merchant, 1 salesman.

## ELLISVILLE—\$25,000

Leo Jordan, Dicie Shores.

## FULTON—\$24,000

Vernon Bennett, Cornelious Gregory, Newnon Nanney, John Prestage.

## GREENVILLE—\$191,000

Roy Henry, John Kahlstorf, Isadore Kirschner, Charles Park, Lina Parent.

Industrial Companies:—No. 10, 74 claims, \$8,063; No. 15, 188 claims, \$19,197.

## GREENWOOD—\$355,000

Charles Combs, Artemus Gardner (att'y.), Joseph Gill, Charles Holmes, Benjamin Lee, Warren Lewis, John Mann, Walter Pillow, James White.

## GRENADE—\$78,000

Wade Chadwick, William Hallam, James Jackson, Charles Lockett, William Stark (ins.).

Industrial Company:—No. 15, 109 claims, \$10,910.

## GULFPORT—\$162,000

George Darnall, Ralph DeJone, Oscar Mongeau, Pete Papajohn.

Industrial Company:—No. 10, 96 claims, \$8,027.

## HATTIESBURG—\$183,000

F. Brown, Jr., Julius Cowart, Edward Hearon, Jesse Jones, John McGregor, John Nobles, Susan Schwartz.

(Continued on next page)

## GOVERNOR WHITE COMMENTS

*In commenting on the life insurance payments in Mississippi last year, Governor Hugh White said:*

"It is gratifying to note that Mississippians received \$13,400,000 last year in payments from life insurance companies.

"Life insurance today is a necessity for the rich and poor. No man should be without this form of social security which provides funds for surviving dependents. No man or woman should be without it for the assurance of a retirement income.

"I hope that Mississippians invest more and more in life insurance for the future benefit of bereft families and those who must retire."

### Mississippi—Continued

#### HALEBURST—\$45,000

Herman Allred, Elstner De Berry, Henry Ramsey, Joe Spitchley, James Wood.

#### HOUSTON—\$10,000

Jessie Harmon, Robert McNeel.

#### INDIANOLA—\$61,000

Iley Behr, Marvin Faison, William Willson.

#### JACKSON—\$975,000

Albert Brett, William Cook (judge), Edward Cotton, William Crawford, Scott Donnell (deputy sheriff), Oscar Dyer, B. Goldsmith, Alexander Hamilton, James Houston, Andrew Johnson, William Lowe, Hayden McKay, Christian Milner, James Sanders (pres. J. W. Sanders and Apponaug Mfg. Co.), Robert Smith, Ray Spivey, William Stuart, Maurice Wolff.

Industrial Companies:—No. 10, 133 claims, \$12,555; No. 15, 143 claims, \$16,356.

#### LAUREL—\$317,000

George Coats, Gatian Fertitta, James McCraw, Floyd Rawls, Erastus Slade, William Smith, Minnie Welborn.

#### LOUISVILLE—\$32,000

Laura Dempsey, James McLeod, Mack Wade.

#### LUCEDALE—\$27,000

Grover Helveston, Edgar McLead, Lucius Sellers (editor).

#### NEW ALBANY—\$43,000

Robert Mitchell; 1 court clerk, 2 retired.

#### NEWTON—\$32,000

Hans Bouren, Frank McClinton, Dr. Albert Monroe.

#### OKOLONA—\$25,000

David Crighton, J. Harden, Simon Hodges, Claiborn Quinn.

#### OSYKA—\$13,000

Vinc McDaniel, Dr. Claudius Stewart.

#### PHILADELPHIA—\$69,000

Michael Cole, Reuben Cole, Irvin Ingram, Barben Watkins, Brown Williams.

#### PONTOTOC—\$36,000

Clarence Herring, Henry McCharen, Flavel McGonagill, John Simmons.

#### SHAW—\$18,000

Leonidas Dean, Alexander Harrison.

#### SLEDGE—\$24,000

Samuel Harry, Fred Stone.

#### SUMMIT—\$19,000

William Nunnery, Sallie Thornhill.

#### TUPELO—\$94,000

Joel Berry, Dr. Lucian Feemster, Clifton Russell. Industrial Company:—No. 10, 78 claims, \$7,631.

ville: S. Herring.—Bay Springs: Hannah Denson.—Belzoni: A. Hutchins, Suzanne Westmoreland.—Benton: W. Puffer, G. Williams.—Blaine: J. Barksdale, O. Barksdale.—Bolton: J. Eardin, W. Johnson.—Brandon: L. Darnall.—Brookville: J. Cook.—Bude: E. Seale.

●Caledonia: S. Stillman.—Canton: T. Sandidge.—Carriere: H. Stockstill.—Catchings: R. Hale, J. Tisdell.—Cleveland: J. McCain, P. Roberson.—Coahoma: A. Gregory.—Collins: E. Robertson.—Columbus: M. Brewer, W. Thompson; Industrial Company:—No. 10, 59 claims, \$6,042.—Como: T. Taylor.—Crawford: P. Brooks.—De Kalb: A. Tartt.—De Soto: J. Cameron.—Doddsville: I. Cochran.—Duck Hill: M. Dougherty, C. Richards.

●Egypt: J. Jing, Sr.—Estes Mills: R. Foreman.—Forest: H. McNeill.—Fort Adams: E. Berry (pres. of bank).—Georgetown: W. Allen.—Glancy: T. Hall.—Glen Allen: L. Worthington.—Gloster: J. McLain.—Harperville: G. Marler.—Heucks Retreat: G. Wells.—Hillsboro: J. Hamilton.—Inverness: E. Parker.—Itta Bena: T. Mitchell (mayor).—Kewanee: T. Wiggins.—Kosciusko: W. Shumaker, W. Stingley.—Lake Cormorant: F. Withers.—Lena: L. Davis, M. Munday.—Lexington: J. Gwin, W. Sharp.—Liberty: W. Jenkins.—Louise: E. Nevels.—Lumberton: D. Freeman, T. Gill.—Lyon: J. Howard.—McBride: T. Nesmith.—Madden: T. Hardage.—Magnolia: J. Fortenberry, Malisa Simmons.—Mashulaville: Lillian Dye, Ella Hunter.—Mathiston: G. Bollis, W. Kimbriel.—Metcalfe: W. Jeter.—Minter City: W. Duke.—Mize: R. Anderson.

●Natchez: W. McClain; Industrial Companies:—No. 10, 38 claims, \$2,715; No. 15, 75 claims, \$8,097.—Nettleton: W. Gray.—Noxapater: G. Fulton, J. Lamplsey.—Oakvale: W. Hathorn.—Ocean Springs: F. Riviere.—Ofahoma: T. Wilder.—Oxford: R. Williams, G. Woodward.—Pickens: J. Linam.—Poplarville: L. Simpson.—Port Gibson: C. Humphries.—Powell: L. Powell.—Prentiss: H. Salters, R. Polk.—Purvis: J. Johnson.

●Rich: A. Tuttle.—Ripley: J. Butler.—Rome: W. Stillions.—Ruleville: J.

## "A Sad Story if There Had Been No Life Insurance"

MISSISSIPPI—My husband had been engaged in logging and farming and for various reasons our debts had accumulated to a rather excessive sum and were a great source of worry. His great consolation was that the life insurance would more than pay all of his debts. I have placed in a savings account a sufficient amount of money to pay the college expenses for my boy as he has only one more year in high school. During our entire married life insurance was our foremost consideration.

I wish there were some way that I could convince other people of how I feel about it. Whenever an agent sells a reliable policy he has done a great favor to all who will be benefited by it. Since my husband went away there certainly would be a sad story to tell of our home if he had not had life insurance. The home would have been mortgaged and no prospects of college education for the boy. There never will be a time that I can say enough in behalf of life insurance companies and I hope to impress others the benefits to be derived from having an adequate amount of insurance.—Mrs. M.

### CAPE GIRARDEAU—\$296,000

Arthur Hinc, Opal Hobbs, Anton Sebek, Joseph Young.

### CHARLESTON—\$35,000

Ben Kenrick, Hugh Smith.

### CLAYTON—\$243,000

Walter Anderson, Wilhelmina Grieb, Fred Priep, Geo. Schnarr.

## GOVERNOR TOWNSEND COMMENTS

*In commenting on the insurance payments in Indiana last year, Governor M. Clifford Townsend said:*

"Of all the efforts put forth either collectively or individually to further security of the family, home, and old age, insurance is one of the outstanding efforts of our society.

"Indiana is an insurance minded state and when the present state constitution was drafted in 1852, provision was made for the incorporation of insurance companies. During 1936 a total of \$2,585,800,229 insurance was in force in Indiana.

"Democracy, as a form of government, is more secure in the United States today than in the rest of the world, because of the tremendous amount of insurance carried by Americans. Individual security means national security, because those whose future is free from worry do not join in revolts."

Levingston, J. Petrie.—Saltillo: W. Gardner.—Sarah: N. Morris, T. Phillips.—Sardis: V. McGinnis, W. Woods.—Selma: E. Murray.—Shelby: W. Beaumont, D. Danglo.—Sturgis: B. Eason.—Sumner: E. Tankersley.

●Taylorsville: W. Cargile, V. Norris.—Terry: E. Hollensbe.—Vardaman: Alpha Young.—Verona: W. Burdine.—Vosburg: Dr. T. Stafford.—Waveland: G. Hammer.—Waynesboro: R. Fagan, Jane Hand.—Weir: J. Johnson, J. Mills.—West Point: J. Reid (oil co. pres.).—Yokema: H. Marsh.

### CLINTON—\$71,000

Marvin Knisely, Dwight Sayles.

### COLUMBIA—\$188,000

Ewell Carter, Ira Davis, John Feely, John Townsend, Raymond Klekamp.

### DESLOGE—\$40,000

Robert Kahn, Hazel Whitener.

### DEXTER—\$46,000

William Borth, Charles Clowe, Robert McClard, J. Watson, Lewis Williamson.

### ELORADO SPRINGS—\$19,000

John Lynch, John Rupard, James Tucker.

### EXCELSIOR SPRINGS—\$92,000

Harriett Lindsey, David O'Dell, Harry Silvers, William Sisk, Robert Stephens.

### FERGUSON—\$51,000

Frank Berry, William Edwards, Lelah Feutz.

### FLOREISSANT—\$17,000

Max Glassmann, Henry Meyer.

### FULTON—\$51,000

Francis Berry, Jesse Corey, Kasper Danuser.

### HANNIBAL—\$258,000

Chester Carter Jr., Henry Kahl, John Lofquist, Arthur Workman, John Wyatt.

### INDEPENDENCE—\$241,000

Fred Brizendine, Ernest Chewing, W. Fritts, William Holman, Andrew Isaacks, Dr. Charles Krimminger, Ralph Montague, Charles Nickson, L. Rust.

### JASPER—\$15,000

Thomas Adams, Frank Hoenshell, Leslie Sunderland.

(Continued on next page)

## GOVERNOR HORNER COMMENTS

*In commenting on the life insurance payments in Illinois last year, Governor Henry Horner said:*

"I recognize life insurance as one of America's greatest institutions. Long before I became Governor of Illinois, when I was serving as judge of the Cook County (Chicago) Probate Court, I was impressed time and again with the value of life insurance. I saw there many cases of the education of children into fine young American manhood and womanhood by insurance when other assets of the decedent failed.

"Life insurance in stable and sound insurance companies protects. It protects the person who takes it out and it protects his dependents. Insurance offers individual protection, plus investment for future dividends of happiness and ease of mind.

"That the people of Illinois are insurance-minded is borne out in the fact that of the nearly three billion dollars distributed by insurance companies last year, approximately \$230,000,000 was paid to Illinois policyholders."

#### McCOMB—\$110,000

James Byrd, Fred Cross, Lella Perkins, Sarah Regan, Grace Rutledge.

#### MACON—\$76,000

Samuel Feibelman, Walter Patty.

#### MAGEE—\$14,000

Hans Bourne, Robert Everett, William Nichols, Hugh Robinson.

#### MARX—\$44,000

Benjamin Benson, Hattie Johnson.

#### MERIDIAN—\$573,000

Max Blackman, James Brewster, Andrew Davis, Cecil Harrington, James Hays, Selby Hudson, Jeston Joy, Clark Johnson, London Kling, Joseph Lowry, Alva Moore, Green Marton, Lloyd Partain, Isaiah Richardson, Dr. Edwin Robinson, Tripp Shumate.

Industrial Companies:—No. 10, 49 claims, \$3,783; No. 15, 144 claims, \$17,354.

#### MONTICELLO—\$28,000

Will Cannon, William Newton, James Williamson.

#### TYLERTOWN—\$12,000

H. Brooks, Roy Calhoun, George Pigott.

#### UNION—\$30,000

James Henry, Dr. William McMahon, John Service, Harry Willmon.

#### VIKESBURG—\$478,000

Robert Atkins, Walter Broome, Edward Fitzgerald, John Gossen, Sam Joy, Theodore Levi (Levi's Smart Shop), Walter Mallett, Dr. Sylvan Myers, Linton Pinkston, Benjamin Stein, Thomas Thomas, Leroy Worthington.

Industrial Companies:—No. 10, 85 claims, \$5,202; No. 15, 127 claims \$13,688.

#### WINONA—\$26,000

Albert Dorman, William Ringold, James Tollison.

#### YAZOO CITY—\$120,000

Leroy Hoy, Nathan Robinett, Dr. Orrin Swayze.

#### OTHER MISSISSIPPI TOWNS—\$3,166,000 (Partial list)

●Anding: G. Manor.—Appleton: H. Lutzow. ●Bassfield: C. Burkett.—Bates-

## MISSOURI

Total Payments ..... \$79,500,000

Rank in Payments ..... 9th

Rank in Population ..... 10th

Payments Per Capita ..... \$20.08

(For towns with fewer claims see end of list)

#### BETHANY—\$27,000

Jackie Dale, Edgar Cornelison, Alexander McClure.

#### BOLIVAR—\$35,000

Charles Houser, Otis Mosier, George Sims, George Upton.

#### CAIRO—\$20,000

Eljah Bailey, George Halliburton, Benoni Rinehart.

#### CAMERON—\$31,000

Charles Biggerstaff, Paul Fiddick, Howard Spalding.

#### CAMPBELL—\$39,000

John Brandon, Dr. Marcus Cone, J. W. Edwards.

Names in each town are only a partial list of claims paid during 1937.



**Missouri—Continued**

**JEFFERSON CITY—\$314,000**  
 Claude Bartlett, Charles Beard, John Bruner, Phil Dampf, Henry DeVyl, Len Hamilton, Hiram Holt, Joseph Leuthen, David Oberman, Julius Schuricht.

**JOPLIN—\$335,000**  
 Charles Creller, Henry Hamilton, Hugh Longacre, Lewis Ruth, Major Tyler.

**KANSAS CITY—\$13,166,000**  
 Over 467 Ordinary Claims  
 Over 510 Industrial Claims

**CLAIMS BY AMOUNTS:**  
 1—\$250,000 or over  
 4— 50,000 to 100,000  
 9— 25,000 to 50,000  
 27— 10,000 to 25,000  
 57— 5,000 to 10,000

Richard Addison, Frank Alf Jr., Vernon Andrews, Paul Arnold, Clarence Bachman, Lawrence Baer, Francis Barnett, William Baumgardner, Willis Bennett, Clement Bradley, Phillip Brown Jr., Calvin Buchanan, Walter Burke, Charles Bush (att.), Samuel Carlisle, David Christie, George Chesney, Edward Coakley (mgr. Missouri Ins. Co.), Charles Cole, Theo. Coleman, Henry Corbin, Edward Creel, Howard Danford, Chas. DeBow, Burtis Dolan, Harry Donnelly (att.), Loren Duncan, John Emmons, Frederick Feutz, Leland Fowler.

Charles Gillette, George Godding, Dr. Aubrey Greenlee, William Grieves, Theophilus Griffith (ins.), Otto Hanebrink, Ernest Harland, John Helsby, Robert Hickox, Clyde Ireland, Elwood Jones, Karl Kastner, Alois Kleinhoffer, Edmund Kunkel, Thomas Lacey, Elmer Larsen, Charles Launder, Dr. Sidney Lawson, Riley Letton, James Linney, Walter Linton, Dr. Alvin Lorie (Medical Director Pyramid Life), C. Loring.

Edgar McDill, P. McDonnell, John McKee, Frank McKenna, John McPherson, Frank March, Thomas Mimms, William Monroe, Frank Morgan, William Moseley, Robert Mundy, Joseph Murphy, Louis Nelson, Turner Newham, Leopold O'Donnell, Wendell Owen, Eugene Patterson, Harold Peck, William Pope, Charles Quinn, Joseph Reynolds (pres. Kansas City Life), Chas. Ridgway, William Ritchie, Draper Robinson, Homer Rowland.

Joseph Sanderson, William McSevier, Edward Shine, Mosby Simmons Jr., Granville Smith, Albert Spaeth, Rudolf Stark, Earl Stevenson, Elmer Stripp, C. Sutermeister, Fletcher Taylor, Alexander Thompson, Albert Wahlemaier, George Wasson, Charles May, Robert Wells, Rev.

Michael White, George Withers, Frederick Woodworth, Harold Woolery.

Industrial Companies:—No. 8, 139 claims, \$40,047; No. 10, 34 claims, \$6,428; No. 12, 152 claims, \$33,332; No. 15, 185 claims, \$30,870.

**KENNETT—\$42,000**  
 Mary Hampton, Mary Hemphill, J. Ross.

**KIRKSVILLE—\$96,000**  
 Jack Brinegar, Leo Ewing, Eugene Fair, Frank Gibbs, Albert Grassie, John Kirk (pres. Kirksville State Teachers College).

**KIRKWOOD—\$105,000**  
 George Kampmann, William Kraemer, Charles Mengel, Ida Schmidt.

**LEBANON—\$24,000**  
 Burness Joslin, Wm. Roach.

**LEES SUMMIT—\$66,000**  
 James Chapman (mgr. Electric Light Co.), Arthur Morrill, George Pfeiffer, James Simmons.

**LIBERTY—\$31,000**  
 James Armstrong, Arthur Byrns, William Carey, Ernest Chawning, John Lindsay, Carl Short.

**MACON—\$52,000**  
 Joseph Nolan, Daniel Rowland, Wallace Smith (pres. Oil Co.), John Williamson.

**MALDEN—\$37,000**  
 Thomas Ashcraft, Albert Franks, Oscar Tomerlin.

**MAPLEWOOD—\$125,000**  
 Edward Gehm Jr., Archie Hewitt, Loyal Morrow, Kenneth Werner, George Young.

**MARSHALL—\$93,000**  
 Frank Durrett Jr., Arthur Ehrman, Stephen Keehart, Jason Millard, William Sharp, Robert Smith.

**MEXICO—\$78,000**  
 George Adkins, Clarence Barnes (att.), Charles Bellamy, Daniel Cauthorn.

**MOBERLY—\$145,000**  
 William Brawley, Ollie Kaufman, Cleo Keen, Robert Newby, Delbert Slusing, Jack Thornburg.

**NEOSHO—\$62,000**  
 John Jenkins, Daniel Stratton (att.), Edward Truex (ins.).

**NEVADA—\$42,000**  
 Darrell Dennison, Robert Gilkey, Ollie Stewart.

**PALMYRA—\$22,000**  
 Roger Feaster, Frederick Juette, Thad Smith, Ernest Voepel.

**POPLAR BLUFF—\$48,000**  
 Wiley Gowen, C. Hunter, Ivan Murray.

**RICHMOND—\$54,000**  
 Frank Clark, William Combs, Wallace Encoe.

**ROLLA—\$33,000**  
 George Dean, Noel Kinney, George Turner, James Tucker.

**ST. CHARLES—\$160,000**  
 Edwin Boenker, Henry Ermeling, John Platte, Henry Poser, Wm. Pralle, John Rau, Sigvald Udstad.

**ST. GENEVIEVE—\$73,000**  
 Peter Huck, Vincent Miller, Oscar Schaefer, Henry Spraul, Herold Sucher.

**ST. JOSEPH—\$867,000**  
 Over 64 Ordinary Claims  
 Over 117 Industrial Claims

Roy Austin, James Baker, Aaron Bennett, Fred Boland, John Butler, Clarence Carpenter, Maurice Conway, Morte Craig (att.), Arthur Craighill, William Curtin, Ray Donelson, William Ellis, Dr. Harrison Forgrave, Dr. Clarence Good, Donald Heckel, Joseph Kennard, Beverly Lacy, Sidney Lawson, Alden Lee, Albert Leo, Charles Meyer, Claud Owen, Dr. Thomas Pierce, Lambert Rau, Oscar Sanders, Frank Stickles, Dr. Conrad Thomas, William Webb, Charles Webster, Elbert Wells.

Industrial Companies:—No. 12, 73 claims, \$16,596; No. 15 44 claims, \$7,130.

**ST. LOUIS—\$24,610,000**  
 Over 762 Ordinary Claims  
 Over 3019 Industrial Claims

**CLAIMS BY AMOUNTS:**  
 1—\$250,000 or over  
 3— 100,000 to \$250,000  
 9— 50,000 to 100,000  
 23— 25,000 to 50,000  
 41— 10,000 to 25,000

Louis Ameling, Joseph Ament, Joseph Angenendt (vice-pres. of bank), Lucien Barbour, Frank Baumstark, Casper Beckers, Fred Belle Jr., Elroy Billings, Louis Binz, Al Bischoff, Harry Bluger,

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

## "Plan for It and How to Use It"

**IOWA**—If this letter will help someone to obtain life insurance I shall be very glad. I would very positively say to all young people "buy all the life insurance you possibly can carry, plan for it, plan how to use it, then save for the payments."

We were a very happy family of five until pneumonia took my husband away in only eight days. Like so many families these troublesome times we had been able to save very little money, not enough to keep a checking account sometime—but we did keep our payments on our life insurance and if it were not for that I don't know just where or how we would be today. The day after he funeral a check for the group insurance was handed to me. With this and the little cash on hand I was able to pay all funeral expenses, the doctor, the nurse and for the oxygen and serums used. Some of the insurance money which we did not need immediately we left on deposit with the insurance companies and the interest is paid promptly. If an emergency should arise, the money is there for me to withdraw at any time, if it should not be withdrawn I may leave it there and convert it into a monthly income. It would be very difficult for a woman of my age to find work now so I am very thankful indeed for the life insurance money.

My oldest daughter is employed and is such a firm believer in life insurance that she has carried policies on her brother and sister until they were able to get work and take over the insurance themselves. Each of my children hope to take out more life insurance as soon as able to do so.

If only people knew what life insurance could do for them. It is a safe investment. —Mrs. T. W. C.

# Lest We Forget . . .

- . . . . a roof and bread for the aged
- . . . . school-widened horizons for the young.
- . . . . the foundation of her home for the widowed mother.
- . . . . financial salvation for the crucial moment and the most certain kind of security for all—THAT is Life Insurance; endorsed, with their \$\$, by men of tested judgment.

Total Assets . . . . .	\$105,242,470.53
Total Liabilities . . . . .	96,352,975.50
CAPITAL, SURPLUS AND CONTINGENCY FUNDS . . . . .	\$ 8,889,495.03
INSURANCE IN FORCE . . . . .	\$450,000,000.00

## KANSAS CITY LIFE INSURANCE CO.

Broadway at Armour, Kansas City, Missouri

## Missouri—Continued

Robert Boal, Frank Borchardt, Daniel Boston, Joseph Bowman, Fred Breit, George Brenner, Edward Bronenkamp, Harry Bulger, William Burkhardt, Sr., George Burmeister, Francis Buss, William Buxton, William Campbell (att.), Hilmer Carlstrom, Edward Chenot, Henry Cook, Frances Corbet, William Cox, Robert Craig.

## Monthly Income to Provide Security

**TAMPA**—Through life insurance I was fortunate in having funds to take care of hospital, doctors, nurses and other expenses during my husband's protracted illness. Part of the insurance was payable in cash which enabled me to take care of all of these obligations. I then made arrangements with the various insurance companies to pay me an income each month during my life time, I have known of so many people making poor investments, losing what was left them, that I considered this the safest thing to do. The insurance with some other investments make it possible for me to maintain the home where we have lived for some years and I do appreciate my husband leaving me in such circumstances that I do not have to worry. I know of many women who are not so well provided for.—Mrs. R.

John Dauer, T. DeGrant, Abraham Dennis, William DeVeny, Leonard DeVos, William Diermer, Dr. Thomas Diven, Charles Dodel, Edward Doelling, Edward Donnelly (ins.), Fred Drowning, Daniel Driscoll, Albert Earlin, William Eldson, Rollin Field, John Fitzsimmons, Homer Forshee, Milton Frye, Wilbur Fuller, Julius Gass, Daniel Geyer, Maxwell Goldman, Abraham Goldstein, Eugene Greer, Frank Grierson.

Roland Hahn, William Hahn, Woolsey Hammer, Nathan Harris (ins.), Elmer Hiatt, Harry Hinton, William Hodgins, Thomas Hugh, Frank Hunsdorfer Sr., Frances Hunter, Joseph Irwin, LeRoy Jacobs, Eugene Jenkins, Hugh Johns, Harley Johnson, Otto Johnson, Harold Kaufman, Frances Keller, Henry Kerkman, James Kerr, Fred Kirchner, Frank Knollmann (pres. Knollman Paper & Grocery Co.), William Knopf, Herman Kropp, Henry Krueger.

Roland LeGarde, Samuel Lederer (ins.), John Lelfeld, Jr., Thomas Lewis, Albert Linberg, Dr. Gustave Lippmann, H. Lovey (att.), Charles Luecke, Dr. J. Lyter, John McCabe, Earl McClain, James McCourtney, Arthur McDonald, Benjamin Margulis, George Maurer, Eugene Means, Shirley Miller, Victor Moberly (pres. Jefferson Bank & Trust Co.), Sylvester Mullin, George Murray, Thos. Nansen, James Nicholson, August Nolte, Louis Nordmeyer, Albert Olds, Patrick O'Neill, Frank Pierce, August Plitt, James Powers Jr., Charles Price.

Leo Rapp, Charles Rebbing, C. Riechmann, Thomas Roberts (ins.), John Robertson (real estate), John Roettig, Charles Roth, Ralph Rutter, William Sacks, Samuel Sansone, Oscar Schopfer,

Leon Schwab, Jr., William Shelton, David Sherman, Edward Short, John Soldinski, Jr., Simon Steiner, William Stewart, Jr., Edwin Stock, Edgar Stubbins, John Sweeney.

John Teachenor, William Terry, Albert Teter, Luther Todd, Frederick Trapp, Wilbur Trapp, Louis Traube, James Tuttle (ins.), John Veldon, Charles Vogt, Charles Wagner, Samuel Walden, William Wallace, Joan Walsh, Louis Watts, John Welsh, Albert Wenzlick (realtor), Frederick Westhoff, Melvin Willbrand, Joseph Williford, Louis Woodward.

Industrial Companies:—No. 8, 1582 claims, \$342,983; No. 10, 113 claims, \$12,590; No. 12, 289 claims, \$66,179; No. 15, 383 claims, \$73,175; No. 16, 647 claims, \$142,108.

### SALEM—\$18,000

Floyd Denney, William Hall, Dr. William Rudd.

### SALISBURY—\$29,000

Walter Allin, James Dameron, Jacob Goldschmidt, Henry Klaus, Jr., Frank Richardson.

### SEDALIA—\$257,000

Eli Erskine, Roy Galwith, Earl Humphrey, Bart McAnerney, Wm. Ruegge, Will Stephens.

Industrial Company:—No. 15, 78 claims, \$12,196.

### SPRINGFIELD—\$902,000

Harry Blakey, Alvin Carlisle, Lynn Duncan, Dr. Moses Edmondson, George Hall, Harry Martin, Frances Mayfield, Louis Musgrave (att.), Friend Page, Fred Palmer Jr., Loney Patterson, Dr. William Patterson, Max Schwab, Earl Seamans, Frederick Taylor, Ben Thompson, Matthew Walter, James Wolfe, John Wrightman.

Industrial Company:—No. 10, 26 claims, \$7,482.

### TRENTON—\$67,000

William Hubbell, Albert Huff, Charles Muff.

### UNIVERSITY CITY—\$525,000

Amos Fay, Abraham Greenberg, Eugene Harms (pres. Cupples-Hesse Envelope Co.), Harry Kahrs, Aloysius Kersting, Edw. Klopstein, John McNatt (att.), J. Stamm Jr., Leopold Versen.

### VANDALIA—\$30,000

James Buckner, William Williams Jr., Edwin Wright.

### WARRENSBURG—\$76,000

John Black, Frank Golay, Scott Harding, David Heizer, Arthur Herndon, Leroy Hicks, C. McFarland, Walter Morrow.

### WEBSTER GROVES—\$406,000

Frank Bonroe, Gustavus Green, Ralph McClure, Alex. Pierce, Harry Schmitt.

### WELLSVILLE—\$32,000

Hugh Blattner, Jesse Brandenburg, A. Eckler, John Sullivan.

### WEST PLAINS—\$44,000

Fred Cooper, Clarence Dozier, Roy Garr, Earl Holt, George Nale.

### WINDSOR—\$20,000

James Jordan, Walter Pettus, Chas. Powell.

### OTHER MISSOURI TOWNS—\$2,417,000 (Partial List)

•Advance: C. Bidwell, Truman Davis.—Affton: E. Breeding, Emil Elme.—Aldrich: L. Churchman.—Alton: J. Johnson.—Atlanta: H. Atterberry.—Ava: W.

## PROMINENT PERSONS WHO LEFT INSURANCE

**Charles W. Lyons** was rated as Tampa's number one citizen; the president of Lyons Fertilizer Co. and regarded as an outstanding figure in every step taken for the betterment of the Florida citrus industry. He was a colonel on the staff of Governor Cone, president of the Florida Horticultural Society, a member of many clubs and civic organizations; was Santa Claus every Christmas to the youngsters at the Children's Home, had endeared himself to the hearts of everyone. His age was 33, his death attributed to uremic poisoning.

**Alpheus C. Beane** died at Greenwich of a heart attack; his age was 48. He was a vice-president of the New York Cotton Exchange and member of the governing board of the New York Stock Exchange; a partner of the brokerage firm of Fenner & Beane, New York City. Came from Augusta, Ga., where he was in the cotton business, to establish his present brokerage house; he was a member of several commodity exchanges and a member of the board of managers of the New York Cotton Exchange; also a director of various other organizations. Was prominent in golfing circles. His widow and two sons survive.

**Harry P. Aumack**, Queens Village, assistant cashier of the Chase National Bank, New York, died of a heart attack at the age of 45. He was, for some time, connected with the National Bank of Commerce, and later a stock broker. Surviving are his widow and three daughters.

**Stephen V. C. Hopkins**, Englewood, N. J., died suddenly at his summer home of a heart attack occurring after a swim. His age, 50. Graduating from Yale, class of 1910, member of Delta Kappa Epsilon fraternity, afterward became special partner in the New York brokerage firm of Hopkins Brothers. He served in France during the World War, was wounded and was listed among those killed in the Meuse-Argonne offensive. His widow, two daughters and a son survive.

**Edward H. Harris**, publisher of the Richmond "Palladium", Indiana's second oldest newspaper, died of a glandular ailment at the age of 57. He had been secretary of the American Newspaper Publishers Assn. and has served as president of the Inland Daily Press Assn. also member of the NRA publisher's code committee. His paper was founded in 1831. He is survived by his widow, a son and two daughters.

**Joseph B. Reynolds**, president of the Kansas City Life, died at Kansas City in February, the result of pneumonia; he was in his 66 year. He became president of his company at the age of 33 and under his guidance it grew rapidly to be a powerful institution. He was one of the founders of the American Life Convention and had served twice as its president. His widow and daughter survive.

**August H. Landwehr**, co-founder of the Holland Furnace Co., died at Ann Arbor; he was 57 years old. His career started as office boy in a publishing house and later he became salesman for a Pittsburgh publisher, then worked for a match company. His Furnace Company at Holland, Mich., was formed in 1906 and has become one of the largest manufacturing plants of its kind in the United States. He was an executive in other industrial and financial interests in Michigan.

**Moses Tanenbaum**, pres. I. Tanenbaum, Son & Co., New York insurance firm, died suddenly at Irvington, N. Y., after a heart attack; he was 79 years old. As a school boy he acquired some knowledge of insurance for he dropped in very often at his father's office in the American Exchange building. His first job was with a wholesale woolen house, later entering the insurance firm established by his father. Among the clubs to which he belonged is the "Blizzard Men of 1888," a group of survivors of New York's famous snowstorm. His widow and two daughters survive.

Croslin, R. Justice. •Beaufort: H. Bocher.—Belton: E. Bullock, Josephine Thacher.—Bismarck: J. Matkin.—Bonne Terre: J. Sikes.—Bourbon: F. Harras.—Branson: J. Justus.—Brookfield: D. Horntine, J. Tooley.—Browning: R. Caldwell, C. Whaley.—Bunceton: S. Harris, H. Krauss.—Butler: M. Hovey, C. McFarland. •California: J. Huning, F. Semmler.—Camden: C. Bellis.—Canton: G. Bixler, Virginia DeForest.—Carrollton: A. Adams, J. Kinkade.—Caruthersville: Dr. T. Collins.—Centalla: J. McKenzie.—Chambers: W. Jagnow, Louisa Siebern.—Chesterfield: R. Schaeffer.

Chillicothe: W. Grothe, Harry Wier.—Clarkton: E. Hale.—Cole Camp: H. Grabau, O. Riemenschmitter.—Conway: J. Latimer, W. Massey.—Creve Coeur: J. Ravens.—Dalton: Mabel Grotjan, J. Stundebek.—Dearborn: C. E. Crutcher, C. O. Crutcher.—DeKalb: G. Davis.—Diamond: G. Banther.—Dodson: G. Anthony.—Eldon: L. Snyder.—Ellsburg: J. Palmer (att.).—Eureka: F. Boemler, P. Byrne.—Farmington: I. Calahan, J. Panhorst.—Fayette: B. Cochran, J. Hardman.—Festus: V. Baumrucker, Catherine Cheek.—Gifford: D. McClanahan.—Gilliam: W. Shaffey.—Gray Summit: J. Nadler, T. Tyler.—Greenfield: A. Means.

•Hermann: V. Vollertsen, Catherine Van Minden.—Houston: H. Craig, W.

Tweed.—Humansville: E. Miller. •Jamestown: H. Derendinger. •Kaiser: T. Mitchell.—Ladonia: H. Galloway, J. Jennings.—LaMar: F. Brown.—LaRussell: O. Meister.—Lawson: A. Morrow.—Leasburg: E. Land.—Lewisburg: W. Garmon.—Lexington: P. Schwartz (att.).—Liberal: F. Marks, Cora Moore.—Lockwood: W. Carrier, U. Keran.—Louisburg: R. Dorman, Wm. Gammond. •Mansfield: J. Coday.—Marionville: W. Perry, Cora Staats.—Marionville: E. Russell, C. Yoachum.—Marshfield: C. Evans, Orin Robertson.—Maryville: W. Bryant.—Meadville: D. Bailey, D. Henry.—Memphis: H. Miller, C. Montgomery.—Miami: R. Snoddy, C. Stockman.—Milan: J. Love, Benj. Quingle.—Monett: C. Marbut, J. Martin.—Montgomery City: G. Vogt, R. White.—Naylor: P. Wise.—Nettleton: W. Ridinger.—Newtonia: C. Bixey.—Newton: L. Pigg.—Norborne: A. Lange.

•Oakland: I. Beard.—Oermann: M. Komo.—Oregon: H. Dungan (att.), P. Kee.—Overland: P. Hollingsworth, C. Welkobrosky. •Peculiar: H. Flanery, Lena Waltmire.—Pendleton: W. Gerde.—Piedmont: J. Banks, R. Rayfield.—Platte City: J. Carson (ins.), T. George.—Plattsburg: R. Hoback, Vyril Manning.—Pleasant Hill: C. Holstenberg, J. Yorty.—Portageville: H. Adams, T. Duff.—Power-site: Dr. T. Coffelt. •Ravenswood: D. Henry.—Republic: S. Robertson.—Rich Hill: E. Franklin, E. Schwamb.—Rockport: J. Durfee, J. Templeton.—Rockville: C. Schenker. •St. Clair: J. Hauelsen Jr.—Sarcoxi: Dr. J. Boyd.—Senath: C. McDaniel, J. McDonald.—Shelbyville: J. Copenhaver, W. Moran.—Sikeston: J. Clymer, H. Lee.—Slater: R. Ham, M. Page.—Smithville: E. Lewis, Emma Myers.—Troy: F. Mershon.—Union Star: G. Moves.—Urich: B. Hackney, H. McCoy.—Valley Park: A. Click, H. Stoeker.—Versailles: R. Livesay (att.).—Walnut Grove: Dr. S. Smith.—Warrenton: H. Hollmann (ins.).—Watson: M. Fischer.—Wentzville: J. Brueggemann, W. Porteo.—Wheeling: E. Norman.—Willow Springs: J. Davis, J. Welch.—Winfield: D. Forbush.—Wyaconda: A. Pitman.

## "Money So Placed Is Always Saved"

**COLORADO**—The income from the insurance has been coming to my mother each month and has been of material benefit in helping us to maintain her in comfortable circumstances. The principal amount I kept intact, to be divided between the heirs when my mother leaves us. We are more than convinced of the great value and security experienced obtained by putting money into life insurance. Money so placed is always saved, increased in amount, and returned with interest.—W. B.

WHEN father is taken away, the family's future is dim and indistinct, like a picture out of focus—unless Dad had adequate life insurance protection. Life insurance makes the family's future clear and bright. There are no vague shadows of uncertainty.

**CENTRAL STATES**  
LIFE INSURANCE COMPANY  
3663 LINDELL BLVD. ST. LOUIS, MO.

If you would like a clear picture of your opportunities in selling Central States Life policies, write J. DeWitt Mills, Vice President.





## MONTANA

Total Payments .....\$7,300,000  
Rank in Payments .....41st  
Rank in Population .....40th  
Payments Per Capita .....\$13.74

(For towns with fewer claims see end of list)

### ANACONDA—\$83,000

Joseph Bolkovatz, Ed. Cummings, Martin Gilmartin, George Jackson, Joseph Lalonde, Gottlob Leffler, Wm. McGreevey, Michael Moran, Patrick O'Brien, John Sorrenson, Frank Stupca, Thomas Vidro.

### BILLINGS—\$411,000

Charles Bell, Max Friedwald, Theodore Hansen, Eugene Lee, Frederick Rixon, John Spencer, Peter Yegen.

### BOZEMAN—\$61,000

Henry Anderson, Everett Brown (contractor), Aaron Ecton, John Wylie.

### BUTTE—\$918,000

Over 49 Ordinary Claims  
Chester Adams, Dr. Eugene Brindjone, Jerry Buckley, Michael Doherty, Harry Downing, James Farrell, George Isaacson, Alfred Jackson, Helmi Kalske, Daniel McCarty, James McDonnell, Fred Melcher, Frank Pipinich, Thomas Simpson, Ed. Smyth, Joseph Stimpson, Patrick Sullivan, Wm. Thomas, John Tickson, Wm. E. Wright.

### DILLON—\$76,000

George Dart, James Deputy, Pearl Smith.

### FORSYTH—\$16,000

Herman Anderson, Harry Butterfield, Fred Riehm.

### GREAT FALLS—\$372,000

Virgil Bryant, Charles Carlson, John Frazier, Henry Geist, Johannes Gross, Frank Hildenbrand, Benjamin Lapeyre, Wm. D. Loftus, Carroll McCulloch, Wm. McNally, Carl Nelson, Joseph Zeman.

### HAVRE—\$18,000

Karoline Lunde, Oliver McKinsey, Herman Newman.

### HELENA—\$132,000

Oscar Anderson, Rual Brown (dentist), Clarence Hennessey, Charles Horn, George Mason, Clyde Penwell, Anna Thomas, Alexander Wardlaw, Alton Williams, Erastus Williams.

### KALISPELL—\$67,000

Alfred Branson, Royal Cook, Walter Diamond, Lee Dennis, Jr., Bessie Manning, Clement Marantette.

## "My Husband Was Far-sighted Enough to Make the Future Safe for Me"

MONTANA—If I could make it possible I would oblige everyone who is eligible to carry an insurance policy of some type or other. Thereby protecting himself and his family.

Without the life insurance money I would be without a home and without any money at all. There were many doctor bills and many other obligations to be met, also we were taking care of my husband's aged mother. Through the life insurance which my husband had she is now financially independent.

My husband was taken ill of a heart attack in June of 1936 which disabled him and from that time the insurance companies paid him an income and cancelled his premiums. A year from his first attack he passed away, all of his life insurance was settled without any argument or dispute. Sometime ago he had borrowed on his life insurance in order to make some improvements on our home. Since his death these have been completed, the insurance was not all settled in cash but I left some of it with the insurance companies at interest. These things were made possible because my husband was far-sighted enough to make the future financially safe for me after he was gone. We always have been sold on life insurance.—Mrs. H.

### LAUREL—\$28,000

Harry Richardson, Norman Whiteley.

### LEWISTOWN—\$121,000

John Heckler, Weymouth Symmes (Pres. Power Mercantile Co.).

### LIVINGSTON—\$56,000

Edwin Cameron, George Lauson, John Robinson.

Names in each town are only a partial list of claims paid during 1937.

### MILES CITY—\$129,000

Wm. Calvin (vice-pres. Custer Abstract Co.), Duane Haelsig, Enes Olson, Dave Roberts, Michael Sadler, Fred Savage.

### MISSOULA—\$260,000

Irwin Cook, John Dix, George Farr, Edgar Hulce, Earl Lyons, Florence Nebel, George Raff, Richard Smith (atty.).

### PHILIPSBURG—\$16,000

Vaso Alkesich, Arthur Schlubatis.

### TOWNSEND—\$14,000

Virgil Shindoll, Benjamin Briscoe.

### WHITEFISH—\$20,000

Ernest Hutchinson, Reeves Taylor.

## Attorney Says: "Saved Family from Relief"

MONTANA—"For two or three years preceding his death the family experienced a great deal of sickness and expenses incident thereto. When he died he had \$1.97 in his checking account at the bank. He owned a second hand automobile valued at not to exceed \$300.00 and his savings account in the bank was practically exhausted. He had a son about 23 years of age, an invalid with arthritis. His property would probably have taken care of his last illness and funeral but without the life insurance the widow and invalid son would have immediately been forced upon relief.—Attorney for the Estate.

### OTHER MONTANA TOWNS—\$838,000 (Partial List)

●Bainville: V. Aspengren.—Ballantine: F. Focher.—Belfry: C. Ungefug.—Black Eagle: F. Osterman.—Boyd: G. Lorash, R. Platt.—Bridger: J. McMurray, C. Schwenck.—Buxton: E. Travers.—●Chinook: A. Prosser.—Claremont: H. Clark.—Columbus: R. Stark.—Conrad: C. Vinson.—Coram: R. Green.—Creston: W. Ambrose.—●Deer Lodge: H. Evans, R. Stetson.—Denton: J. Lahr.—Dodson: G. Duto.—●Fairfield: L. Cline.—Fairview: L. Lanouette.—●Florence: R. Clark.—Fort Peck: R. Tobin.—●Glasgow: C. Gorder.—Glendive: A. Herigstad.—●Harlem: C. Goff.—Hot Springs: M. Ford.—●Jackson: C. Brown.—●Medicine Lake: A. Charlesworth.—Monarch: W. Basto.—New Deal: M. Weinrich.—●Oswego: L. Artz.—●Plains: Dr. S. Coats.—●Poplar: F. Mitchell.—●Red Lodge: J. Smith.—Ringling: T. Hogg, J. Seeley.—●Saco: J. Simonsen.—St. Ignatius: D. Stiritz.—Scobey: Rev. P. Conaty.—Shelby: J. Henderson.—Sidney: R. Imes, P. Roth.—Silvergate Via Gardiner: F. Williams.—Sun River: F. Toman.—Superior: O. Riefflin.—●Turner: P. Dunn.—●Warm Springs: H. Bolton.—Wibaux: A. Johnson, F. Priess.—Wilsall: F. Inabnit.—Wolf Point: W. McConnon.

## NEBRASKA

Total Payments .....\$22,000,000  
Rank in Payments .....32nd  
Rank in Population .....32nd  
Payments Per Capita .....\$16.12

(For towns with fewer claims see end of list)

### AUBURN—\$44,000

Louis Bastian, John Martin.

### BAYARD—\$33,000

P. Candlin, Fred Nichols, Oscar Wikstrom.

### BEATRICE—\$216,000

Codrus Aller (treas. Black Bros. Flour Mills), Ralph Barger, Bernard Drummond, Arnold Graf.

### BENEDICT—\$29,000

Emery Harbert, Ernest Marquardt.

### CAMBRIDGE—\$19,000

Abdon De Vriendt, Clarence Liggett, Thomas Maher.

### CLARKSON—\$23,000

Ernest Deichman, Antonin Indra, Antonie Jonas, John Podany, Josef Popelka.

### COLUMBUS—\$115,000

Gustav Becher, Sophia Becker, Edward McCartney.

### COZAD—\$20,000

Johnny Berryman, Laurids Hansen, Charles Ward.

### CRETE—\$36,000

Jan Daniel, Eugene Merriman, Jakub Vasta.

### DAVID CITY—\$87,000

Dr. Harry Burdick, Paul Platz, Antonin Svitak, A. Vraspir.

## GOVERNOR COCHRAN COMMENTS

In commenting on the life insurance payments in Nebraska last year, Governor R. L. Cochran said:

"The American people look upon insurance as a means of accomplishing what must be the ambition of every individual that is making progress for dependents and making provision for one's own needs when his earning power has been spent. This appeals to the American people with particular force for the reason that we have learned the effort and the sacrifice required to attain a state of material independence.

"The State of Nebraska is experiencing the satisfaction of having made provision for meeting its obligations without incurring indebtedness and without resorting to unusual forms of taxation. This 'Pay as You Go' policy on the part of the State has come about because our citizens as individuals have been convinced of the wisdom of this procedure. Not only need we make provision to 'Pay as We Go' but as individuals we need to make provision to have some source from which to draw when we are no longer going. Insurance as an institution makes possible a systematic and methodical process of savings which if followed out makes it possible to make provision where want and need may be entirely eliminated from American life."

### DODGE—\$27,000

J. Hronek, Joseph Renemeyer, John Schrage, John Vnuak, Ferdinand Vodvarka.

### DORCHESTER—\$14,000

John Byers, Frantiska, Dvorak, Frank Mateja, Tom Vlasek.

### EMERSON—\$72,000

Casper Brenner, Leonard Langmack, John Moseman, William Shearer, Adolph Svobda.

### FAIRBURY—\$94,000

Landon Bagley, William Bilby, Dexter Bone, Benjamin Hudacek, Marvin London, Charles Pierce, John Steinmetz.

### FALLS CITY—\$71,000

Herman Fritz, Elmer Heiser, Isaac Lyon, James Slocum, Charles Werner.

### FREMONT—\$167,000

Frank Chilcoat, George Larson, Orlando Martin, John Moran, George Selver, Ernest Shomshor, Raymond Vaughan.

### FRIEND—\$19,000

Alzbeta Ceele, Josef Dusanek, Henry Vossler.

### GERING—\$38,000

Albert Hubbard, Frank Riley, Ernest Stearley, Arthur Worthman.

### GORDON—\$34,000

Manley Fickel, Wilbur Kinder, Claude Scott, Joseph Weber.

### GOTHENBURG—\$23,000

George Hodson, Otto Oman, Hiram Ristine.

### GRAND ISLAND—\$194,000

Frank Grass, Gustav Hald, Roy Hiddleston, George Weides.

### HASTINGS—\$188,000

Frank Addleman, Conrad Bauer, Jr., Herman Boge, Norris Coleman, Claude Creekpaum, George DeVaney, Robert Huffman, August Rinderspacher (vice-president).  
(Continued on next page)



Over  
\$55,500,000  
paid  
on policies

Life insurance payments stand as a monument to individuals who fully accepted their responsibility to provide for the future.

**BANKERS LIFE  
INSURANCE COMPANY**  
OF NEBRASKA

HOME OFFICE

LINCOLN

SINCE 1887

## Nebraska—Continued

pres. Wholesale Food Products Co.), Herman Schroeder (atty.), William Vico.

**HOLDREGE—\$260,000**

Eben Brown, Archibald Kingsley, Elmer LaShelle, Dr. Jay Magill, Jay Storms, George Titus.

**HOWELL—\$37,000**

Peter Bogner, Anton Mestl, Wenzel Stangel, Ferdinand Walter.

**KEARNEY—\$83,000**

Alvin Johnson, Andrew Kaufman, John Priddy, Van Westcott.

**KIMBALL—\$26,000**

Will Davies, Ernest Linn, Soren Sorensen.

**LEXINGTON—\$38,000**

Nellie Livingston, Ruth Mahr, James Riley.

**LINCOLN—\$1,479,000**

Over 96 Ordinary Claims  
Over 25 Industrial Claims

**CLAIMS BY AMOUNTS:**

2—\$100,000 or over  
1—50,000 to \$100,000  
10—10,000 to 25,000

George Abel (pres. Abel Construction Co.), Andrew Brown, Morrison Castle, Clarence Coates, Charles Collett, James Cunningham, John Dorgan (pres. Whitebreast Coal & Lumber Co.), Arthur Eaton, Arthur Faust, William Ferguson, Frank Furman, August Hayek, Frank Helvey, John Hilton, Richard Hoffmark, Wayland Johnson, Anthony Lembach, Frank Melick, Dr. Joseph Moell, George Naish, Marcus Nelson.

Arthur Palmer, Hobart Peters, Walter Porter, John Ridenam, John Ridnour (pres. J. C. Ridnour Co., Wholesale Dry Goods), George Robinson, John Speldell, Elmer Stephenson (chairman board, Security Mutual Life Ins. Co.), William Sutton, Mark Tilton, Louis Van Sickle, Jacob Weber, Olof Westman, William Yates, W. Zimmerman.

Industrial Company:—No. 8, 25 claims, \$6,085.

**MCCOOK—\$62,000**

Ralph Lenhart, Allen McManigal, Clifford McNeil, Ivan Northup.

**MADISON—\$32,000**

Lawrence Hartner, Frank Houdek, Joseph Malin, Richard Schmidt, Percy Spence, William Staah (banker).

**MAYWOOD—\$117,000**

John Fischer, Harry Hall (banker), Henry Miller, Samuel Morland.

**MILLIGAN—\$37,000**

Frantiska Brt, Josef Jicha, Jan Luksik, Frant Nohava, Alois Petrcek, Anton Petrcek.

**MINDEN—\$35,000**

Charles Anderbery (atty.), Andrew Jensen, Albert Nelson, Paul Nielson.

**NEBRASKA CITY—\$85,000**

Frank Burkhardt, William Fischer, Joseph Fritz, William Judd, Rev. Fletcher Sisson.

**NORFOLK—\$175,000**

Dr. Stuart Campbell, Wesley Fulton, Alfred Klatt, Henry Kohler, Reinhold Oertwich, Charles Perrigo, David Regan, Dr. P. Salter.

**NORTH PLATTE—\$157,000**

Edgar Chapman, Clinton Morse, Timothy O'Keefe, Carl Reinek, Arthur Rush, Clarence Spargo, Edward Stoffregen, William Walther.

**OMAHA—\$3,331,000**

Over 30 Ordinary Claims  
Over 191 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$100,000 or over  
3—50,000 to \$100,000  
6—25,000 to 50,000  
17—10,000 to 25,000

Goldir Appleby, George Armstrong, Benjamin Barker, Parley Barton, Charles Blind, Thomas Boyce, Lawrence Brannick, Wesley Bucklin, James Carter, John Crawford, George Cunningham, Edwin Currey, Clayton DeLamatre (atty.), John Dombrowski (realtor), Edward Dostal (dentist), Lee Dunn (banker), William Dyer, Orville Foster.

John Godel, Joseph Gray (atty.), John Groves, Henry Hansen, George Harmon, Lee Henderson, David Hively, Ralph Hultzman, Thomas Jenkins, Herbert Johanson, Elmer Johnson, Thomas Jones.

Martin Kane (dentist), John King, Elmer Kirk, George Knight, Kountze Harkness (pres. Midwest Dexter Corp.), Walter Ladd, Arthur Loomis, Edward Lundgren, Charles MacAdam, Henry McDonald, Aden McGraw, Jerry Malec, George Marks, Walter Michael, William Murphy.

Leo Nary, Dr. Will Neal, George Payne (pres. Payne Investment Corp.), Kenneth Pregler, James Ryan, Richard Schueneman (dept. mgr., Woodmen of World), Frank Slavin, Sumner Stebbins, Louis Storz, Elmer Strom, Charles Vance, Frank Walker, John Webster, Frank Weiner, Lawrence Whalen.

Industrial Companies:—No. 8, 124 claims, \$29,225; No. 15, 67 claims, \$18,513.

**OMHA—\$28,000**

Chauncey Hager, Bert Hardenbrook, William Kokes, John Sharp.

**A Firm Believer in "Family Income"**

**NEBRASKA**—From my experience I can truthfully say that I do not know just what I would have done if there had been no life insurance. At the time of Mr. Martin's death there were large hospital bills and doctor bills. These were taken care of from the proceeds of one life insurance policy, the remainder I put into the bank to be used for the education of my two boys. The rest of the insurance was made payable to me in monthly installments over a period of years which will last until my oldest boy is 23 years of age, at which time the family income policy which my husband had just recently taken will mature and I will get the face value of the policy in a lump sum. I can never say enough in regard to the family income policy, it is the safest way a man can protect his family against the years he is getting started. One does not know the comfort it is to a widow to know that her life income is safe.

If my husband had known that his death was near he could not have had his estate left to us in a finer or surer way than in life insurance, it represented the entire amount of his estate and was his wish for he firmly believed in life insurance as I do too.—Mrs. O. E. Martin.

**PAWNEE CITY—\$25,000**

June Davenport, William Donnelly, Wilber Roberts.

**PLATTSMOUTH—\$72,000**

Frederick Pricke, William Kieck (judge), William Rosencrans, John Tidball, Jr., William Tritsch, Paul Wohlfarth.

**SAINT PAUL—\$30,000**

Walter Steen, Josef Svolanek, James Vak.

**SCHUYLER—\$41,000**

Frank Dowd, Frank Mihulka, Jan Steinberger, Jan Vajecika, Edward Zeran.

**SCOTTSBLUFF—\$88,000**

Max Hubbard, Albert Kaasch, Charles Morrill, John Walker.

**SEWARD—\$27,000**

Peter Gerken, Josef Krepcik, John Link.

**SIDNEY—\$42,000**

James Johnson, George Kelso, William Roberts.

**STANTON—\$27,000**

Lloyd Buckendahl, Pete Davidson, Robert Peters, John Reiss, Steve Stevenson.

**SUPERIOR—\$44,000**

Peter Anderson, Jesse Bagley, Joseph Johnson, Granville Jones, Ross McKeown, Wells Plambeck, Richard Potter.

**SUTTON—\$23,000**

Gladys Brown, Emilie Gemar, John Schwarz.

**TEKAMAH—\$22,000**

Reuben Clements, Thomas Doty, Glenn McMullin, David Richardson.

**WAHOO—\$32,000**

Charles Cernik, John Johnson, John Styskal.

**WAYNE—\$39,000**

Niels Nielson, Harry Purdue.

**WILBER—\$19,000**

Jiri Hynek, Antonin Kral, Ferdinand Stejskal, Frank Vavra, Rose Zajicek.

**WISNER—\$22,000**

Art Juhl, Harry Leisy, William Schartow.

**YORK—\$67,000**

George Corcoran (atty.), Andrew Houston, Dan Hughes, Charles McCloud.

**OTHER NEBRASKA TOWNS—\$2,195,000 (Partial list)**

●Ainsworth: R. Lewis.—Albion: W. Gletzen, T. Taylor.—Allamore: T. Kosmicki, C. Rider.—Arcadia: Elizabeth Haywood, Walter Mills.—Arlington: K. Christensen, Fred DeWeber.—Arnold: W. Blakeman, T. Ricketts.—Aurora: G. Chapman, H. Pierson.—Axtell: W. Nelson, E. Swanson.—Baltmar: Dr. G. Jacobs.—Bancroft: T. Buckholz, C. Carlberg.—Bassett: W. McGuire, W. Tillotson.—Battle Creek: T. Osborn, W. Wegner.—Bloomfield: P. Sohren, T. Tague.

●Central City: C. Hummel, Arthur Johnson.—Chambers: J. Myers, Dr. E. Oxford.—Confax County: F. Zrust.—Cook: H. Paine, H. Schacht.—Craig: C. Johnson, F. Lang.—Cushing: M. Mortensen.—East Omaha: W. Sachs.—Elk Creek: H. Behen-see, F. Knippelmyer.—Elkhorn: T. Carroll,

Lena Quinn.—Exeter: Frances Gillan, Karel Kalina.

●Firth: A. Haupt.—Franklin: F. Crosby, M. Fruhling.—Freemont: D. Crouse (college professor).—Fullerton: P. Duncan, T. Stellman.—Genoa: C. Wilson.—Hallam: E. Reiss, Jr.—Hardy: F. Calder.—Hartington: M. Nedrow.—Hershey: W. Beauchamp.—Holmesville: C. Ault, Jr.—Humphrey: J. Frey, K. Koopmann.

●Imperial: Lloyd Teller. ●Key-stone: N. Beckius. ●Laurel: D. Jeffrey.—Lawrence: Kathleen McIlcece, Lawrence Yunker.—Leigh: W. Carleton, Joseph Hines (banker).—Liberty: Rev. Sylvester Harvey.—Louisville: H. Shelnorn, C. Stader.—Lyman: G. Lashry, J. Waitman.—McCool Junction: C. Dreier, Joseph Stone.—Morse Bluff: E. Racek.—Murdock: C. Buell.

●Nelson: J. Schlamann, J. Wehrman.—Nenzel: W. Adamson, F. Scholtes.—Newcastle: Dr. W. Talbot.—Newman Grove: S. Johnson, A. Pospisil.—Oakland: C. Johnson, C. Wickstrom.—Ogallala: G. Brandt, J. Dunwoody.—O'Neill: G. Miles (editor). ●Palsade: C. Faubion.—Pauline: J. Allen.—Petersburg: W. Lelfeld, F. Scherbring.—Pilger: S. Beck.—Plainview: C. Christiansen.—Platte Center: R. Bruckner, J. Schmidt.—Pleasanton: Dr. A. Randall.—Prague: J. Kubat, I. Simanek.

●Ralston: O. Eriksen.—Randolph: F. Lageschulte, F. Markert.—Rising City: G. Wallace.—Riverton: E. Danker, Flora Garst.—St. Columban's: C. Breusing.—Silver Creek: J. Lisac.—Smithfield: L. Glenn.—Stella: J. Overman.—Stockville: P. Shelley.—Stromsburg: C. Carlson, Dorothy Myrberg.—Sumner: R. Cool.—Sweetwater: F. Mortensen.—Syracuse: E. Hunt, J. West.

●Tecumseh: W. Boatman, J. Miller.—Tilden: E. Johnson, L. Krumm.—Trenton: E. Copley, R. Gibson.—Union: W. Robb. ●Valley: L. Means.—Valparaiso: F. Dudek, Susan Oeschger.—Verdel: Anna Cuhel, Anna Nachtmann.—Waco: H. Beckord. ●Wakefield: J. O'Connor, W. Westrand.—Wallace: W. Joy, J. Zirrel.—Wauwata: Anna Hromas, Frederick Krausnick.—Waverly: E. Funcher, F. Gable.—Weston: F. Pascal.—Wilsonville: F. Nicholson.—Winslow: J. Neely.

**"Bitter Indeed to Leave the Children and Struggle for a Living"**

**MINNESOTA**—My husband was a young doctor. Prospects were bright for a happy future and we were blessed with two adorable babies. Our little girl was six and our boy four years old when their daddy passed away. He had provided for his family with life insurance so it was not necessary for me to leave the children to go out and earn a living, a fact which I appreciate more and more as I observe the many widows who must leave their children to be reared by others while they go out to struggle for a living. When a father and husband is taken away from his family it is indeed a crushing blow—but bitter indeed to have to leave home and children to go out into the world and try to take his place by providing for the family.

Our insurance program was made out in such a way that sufficient money was paid me in cash to pay off the mortgage on our home and all other bills. The balance of the insurance received pays me monthly income for life and 20 years certain in the event of my death. I am a firm believer in life insurance and have recently taken out another policy for my children. I am grateful that we may enjoy the privileges of its benefits. In my opinion every young couple should plan insurance as the first item to be considered in planning their future and any sacrifices that they may have to make will be considered as nothing when misfortune comes their way.—Mrs. C. W. Frosberg.

**NEVADA**

Total Payments ..... \$1,200,000  
Rank in Payments ..... 49th  
Rank in Population ..... 49th  
Payments Per Capita ..... \$12.00

(For towns with fewer claims see end of list)

**BOULDER CITY—\$18,000**

Amel Dorsett, James LaFran.

**CARSON CITY—\$28,000**

Wm. Greathouse, Rudolph Nenzel, Claud Pepin.

**LAS VEGAS—\$47,000**

Guy Baker (atty.), Nannie Hamilton, Percival Nash (state inspector), Walmer Wright.

**RENO—\$274,000**

Walter Corbett, Peter Dohr, William Kinnikin, Frank Manda, Benjamin Rotholz, Sr., John Rowe, Louis Trabert, James Walther, John Whitworth.

**WINNEMUCCA—\$26,000**

Ernestine Diehl, Kathryn Thomas.

**OTHER NEVADA TOWNS—\$226,000 (Partial list)**

●Austin: W. Streshley. ●Carlin: Garage owner. ●Dayton: M. King. ●Elko: E. Butler.—Ely: E. Clark. ●Gardnerville: J. Currie.—Goldfield: Mary Heichemer. ●Hawthorne: Clara Westlake. ●McGill: L. Holman.—Minden: Fred Flodder. ●Paradise Valley: C. Riley, H. Stock.—Pioche: W. Christian. ●Round Mountain: C. Fleming. ●Silver City: M. Caldwell.—Sparks: G. Emery. ●Tonopah: G. Manington. ●Verdi: L. McKenzie. ●Warm Springs: F. Wilson. ●Wells: I. Sotero.

**"Keeps Me from Being a Dependent"**

**IOWA**—How does any woman of sixty get along, health and sight impaired and husband gone? Maybe you don't realize his life insurance is all that keeps me from being a "dependent." The insurance is providing me a little home and food and clothing and will care for me always. I will always be glad that I coaxed my husband to borrow on his insurance once when he was greatly worried. Glad he got a little benefit from it himself, besides the great satisfaction it was to him to know that I was safe. During that last week it was such a comfort to him. "It's not much," he would say, "but the best I could do." The insurance company is paying me a very generous rate of interest.—Mrs. E. Howell.

**NEW HAMPSHIRE**

Total Payments ..... \$8,500,000  
Rank in Payments ..... 38th  
Rank in Population ..... 42nd  
Payments Per Capita ..... \$16.73

(For towns with fewer claims see end of list)

**BERLIN—\$240,000**

Joseph Couture, Frederick Haggart, Alfred Laferriere, David Laliberte, Joseph Trudel (priest).

**CONCORD—\$382,000**

James Brannigan, Herbert Clark, Edmond Jeanotte, Emerson Kimball, Egessippe Lemay, Julius Wittenburg.

Industrial Company No. 8, 97 claims, \$24,580.

**FRANKLIN—\$97,000**

Edrick Avery, 1 veterinarian.

**GOFFSTOWN—\$53,000**

Frank Kendall, 1 farmer.

**KEENE—\$133,000**

2 retired, 1 salesman.

**LACONIA—\$128,000**

Nelson Mitchell (retired), 1 painter.

**LEBANON—\$102,000**

Louis Chamberlain, Clayton Richardson, Fred Wilson.

**MANCHESTER—\$366,000**

Joseph Boisvert, Wm. Boisvert, Charles Carson, Napoleon Constant, Charles Dors, Frank Earnshaw, Eugene Lampron, Narcisse Larochelle, Octave Rheume, Harry Vezina.

Industrial Company No. 8, 250 claims, \$62,828.

**NASHUA—\$361,000**

Julius Cohen, John Lavoie, Theodore Ravenelle, Phedime Rivard, Henry Sheehan.

**SOMERSWORTH—\$74,000**

Ferdinand Derouin, Pierre Lavasseur, Louis Normand, Omer Pare, Pierre Perreault, Alfred Boucher.

**OTHER NEW HAMPSHIRE TOWNS—\$2,417,000****(Partial List)**

Bristol: C. Williamson. ●Dover: H. White.—Durham: L. Langley. ●East Jaffrey: A. Knight (contractor). ●Epping: W. Stiles.—Exeter: A. Denoncour (retired), H. Frietsch. ●Gonic: E. Beaune.—Gorham: H. Rollins. ●Hanover: F. Brown, C. Nash. ●Lancaster: T. Long, J. O'Dowd. ●New Castle: H. Bloom.—New Margaret: J. Derocher.—Newport: J. Crillis (atty.). ●Portsmouth: Retired. ●Raymond: E. Stevens. ●Rochester: J. Gelinas. ●West Lebanon: W. Currier. ●Kilton: ●Whitefield: N. Brooks.—Wolfeboro: 1 clothier, 1 publisher.

Names in each town are only a partial list of claims paid during 1937.



## NEW JERSEY

Total Payments .....\$133,600,000  
Rank in Payments .....7th  
Rank in Population .....9th  
Payments Per Capita .....\$30.86

(For towns with fewer claims see end of list)

**ARLINGTON—\$142,000**  
Owen Campbell, Karl Rosen, Edward Ruef.

**ASBURY PARK—\$427,000**  
Frederick Farry, Matthew Kelly. Industrial Company:—No. 11, 92 claims, \$16,889.

**ATLANTIC CITY—\$1,427,000**  
John Bodansky, Lloyd Mengle, Leonard Rottenberg; 1 furrier, 1 grocer, 1 ins. broker, 1 physician, 4 retired. Industrial Company:—No. 11, 53 claims, \$7,832.

**BASKING RIDGE—\$97,000**  
Jean Berger, Hugh Freer.

**BAYONNE—\$433,000**  
Murray Aronson (dentist), Wesley Brodsky, Solomon Chamiliansky, Stanislaw Kasperski, Gassie McMillon, Guy Rosenthal, Erich Voss.

**BERGENFIELD—\$72,000**  
Matthew Etchingham, Philip McCarthy.

**BLOOMFIELD—\$526,000**  
Frank Birrell, George Wakefield.

**BORDENTOWN—\$576,000**  
John Kuser (brewing company executive); 1 treasurer.

**BOUND BROOK—\$76,000**  
William Gaub, Asa Hill, Jr.

**CAMDEN—\$1,365,000**  
Don Frost, Walter Middleton, Henry Miller, Wm. Zimmerman; 2 commission merchants, 1 merchant, 1 proprietor, 1 realtor, 1 retired. Industrial Companies:—No. 8, 724 claims, \$148,093; No. 11, 117 claims, \$14,661.

**CAPE MAY—\$37,000**  
Melrose Denny, Frank Entriokin.

**CARTERET—\$55,000**  
Sam Brown, Fannie Carsch.

**COLLINGSWOOD—\$216,000**  
Harvey Carter, Otto Mohrfred.

## DOVER—\$195,000

John Fox; 1 engraver, 1 physician. Industrial Company:—No. 11, 45 claims, \$7,778.

## EAST ORANGE—\$1,447,000

Taylor Anstead, Jean Berger, Junius Brown, Helen Cunningham, Frank Fenwick, Franklin Fort (banker), Charles Kilborn, Edwin Leith, Daniel Reagan, Clifford Scott, Oswin Shelly, Luther Walker, Odessa White.

## ELIZABETH—\$1,577,000

Samuel Blumenthal, Alfred Clarendon, John Kleinhans, Fred Martens, James Moore, Samuel Nelson, Eugene Roll, P. Sjoström (atty.). Industrial Companies:—No. 8, 502 claims, \$151,905; No. 11, 104 claims, \$21,265.

## ENGLEWOOD—\$427,000

Stephen Hopkins (Hopkins Bros., brokers); 1 accountant.

## GARFIELD—\$292,000

John DeFranco, Jack DiFranco, Charles Gaal, John Klec, Andrew Lesko, Joseph Santora.

## GLEN RIDGE—\$507,000

Nelson Chitterling; 2 executives.

## HACKENSACK—\$729,000

Warren Banta, George Croken, William Dorethy. Industrial Company:—No. 8, 318 claims, \$76,240.

## HADDONFIELD—\$710,000

William Kraft, Otto Sandow, T. Smith (realtor).

## HARRISON—\$890,000

John Lenehan (atty.); 1 funeral director, 1 roller bearing company executive.

## HOBOKEN—\$791,000

Isaac Franklin, John Lavagnino; 1 clerk, 1 merchant, 1 realtor. Industrial Companies:—No. 8, 572 claims, \$136,338; No. 11, 66 claims, \$13,618.

## IRVINGTON—\$616,000

Thomas Gallagher, Fred Straka; 1 ins. supt., 1 physician, 1 receptionist. Industrial Company:—No. 11, 89 claims, \$13,887.

## JERSEY CITY—\$2,711,000

Over 73 Ordinary Claims  
Over 821 Industrial Claims

John Bradley, Walter Carlin, Patrick Carroll, James Connell, Michael Connor, J. Corbett, Frank Fitzsimmons, Michael Garner, Thomas Hearn, Henry

## GOVERNOR MOORE COMMENTS

*In commenting on the life insurance payments in New Jersey last year, Governor Moore said:*

"The benefits represented by this enormous sum are immeasurable. So often we think of policies only in terms of dollars and cents, but a little reflection brings us to a realization of their far-reaching benefits.

"To those who have passed life's meridian there come the blessings of economic security, with its freedom from so many worries, opportunities for recreation and travel and numerous other advantages. As for the young, so many young people have obtained their educations through life insurance that it would be hard to estimate the cultural and economic value of policies which make such training possible, and without which numerous young people would have been deprived of a proper start in life.

"Even in the hour of bereavement, life insurance plays its part in relieving the minds of afflicted families, and thus—to some extent—softening some of life's hardest blows. Its benefits are numerous and diversified and extend to people of all ages and walks of life. To those of us interested in the welfare of the people, an increase in the number of policyholders is a consummation devoutly to be wished."

Kesson, Carl Meyer, John Missett, Joseph Morrow, Jacob Myslewitz, Chas. Orth, Joseph Richards, Clarkson Slater, J. Smith, Rogers Tighe, Frank Wainwright, Paul Waldstein, Bertram Waters, Kostantaly Welb.

Industrial Companies:—No. 8, 706 claims, \$173,090; No. 11, 115 claims, \$20,250.

## LAKEWOOD—\$162,000

Charles Ray; 1 hotel owner, 1 retired.

## LONG BRANCH—\$755,000

Victor Emanuel (ins.); 1 executive.

## MAPLEWOOD—\$792,000

Julius Schwantes, Harold Van Ethen; 1 executive, 1 merchant, 2 steel merchants.

## MONTCLAIR—\$1,733,000

Frank Adams, Charles Bond, Jr. (executive), Kenneth Chase, Homer Forsythe (gen'l. mgr. Hyatt Roller Bearing

Div. G. M. Corp.), Ernest Heins, Henry Merritt, Arthur Raymond.

## MORRISTOWN—\$488,000

1 merchant, 1 retired ins. supt.

## NEWARK—\$7,818,000

Over 205 Ordinary Claims  
Over 823 Industrial Claims

Hyman Cohen, Harry Doane, Howard Freeman, Wm. Greenfield, Daisy Headlee, Morris Hodes (dentist), Emma Johnson, Minnie Julian, Sam Katz, Geo. Kellenbence, Frederick Lehlbach (atty. & member of congress), Mary Leonard, Joseph Lurie, Frank Mascia, Heyman Moskow, Lawrence Noonan, Joseph O'Connor, Ben. Rackenberg, Goldie Reighard, Frank Russell, David Silver, John Simmons, Charles Simmons, Wm. Symons.

Industrial Companies:—No. 8, 569 claims, \$134,456; No. 11, 254 claims, \$35,536.

(Continued on next page)

"The insurance paid all debts, the mortgage, and made it possible to continue to live in the home. Without the insurance, would have to work. It is the best and safest way to provide for one's family."—Georgia.

"Have always regarded life insurance as an excellent investment, as it is one thing that money can not buy when it is most needed, but can be easily purchased early in life when health is good."—Kentucky.

Mrs. L. W. Lancaster, Raleigh, N. C.: "The money left through life insurance by my husband was a 'life saver'."

Louise H. Burrough, Flint, Mich., writes that her father's insurance was bought when he was twenty-one years of age and was in force at his death at age ninety-three.

A beneficiary in Alabama writes: "No sane man will be without life insurance benefits if he can possibly help it."

A beneficiary in Texas writes: "Have always believed in life insurance. This has been a practical demonstration of its value."

A beneficiary in Arkansas writes: "Every one should have enough life insurance to pay expenses. The money received paid all expenses, which otherwise could not have been conveniently met. It enabled the family to continue to live in the home and made it unnecessary to go to work. Practically the entire estate was life insurance."

A beneficiary in Alabama writes: "My husband was real estate poor and the insurance money enabled me to take care of some business obligations whereby I was able to sell his business, also to settle affairs in a dignified, honest way. I do believe in life insurance; it saved me from a very trying position."

"Entire estate was in life insurance; it enabled the payment of all debts, maintain the family and educate the children."—Pennsylvania.

"The life insurance enabled the family to continue to live in the home, helped

"Thought best to leave the proceeds of the insurance with the various companies at interest rather than to try to find investments or place in bank at only two percent."—New Jersey.

"Husband had been ill in hospital eight months; had a major operation. The insurance paid expenses and the mortgage which, without the insurance, could not have been paid."—Kentucky.

"The insurance companies deserve great credit for the promptness and efficiency in which they settle claims. I have nothing but the highest praise for them."—Mass.

"It would have been difficult to pay debts and expenses were it not for the insurance. We now have the home, all debts paid and a comfortable sum for old age which will prevent the widow from being the most pitiable of persons—a dependent."—Kentucky.

## As I Was Wandering

I met a friend on the street the other day and happened to remark that there is about \$117,000,000,000 of life insurance in force in this country. My friend accepted this as a statement of fact and then apparently did a bit of mental wandering. "It is a handsome amount," he said, "but after all is it really enough? I mean will it really do the job? I have analyzed my own affairs and have set down just what I will need when I quit. I have determined just what my family will need to pursue their lives in the same manner which I have established for them, to live possibly not in riches, but with the avoidance of hardships and want, to enable them all to maintain their self-respect and not become dependent upon charity. After making this analysis I have arranged that my plans shall be carried out. Truly this has given me the will to live, and my contribution to this security is figured among that hun-

dred billion or more which you have just mentioned."

My reply was that his contribution to good citizenship was indeed very substantial.

"But," he continued, ignoring my interruption, "suppose everyone had my idea and had acted upon it. How much larger would your figure be? Suppose, for example, that every man who died and should not have taken care of his dependents would be obliged to return and continue his labors to complete the job—his job. I have always thought that this is what the widow does, what she is obliged to do, unless her future has been planned for her; but if the man were obliged to come back at hard labor to relieve his widow, just what would he have done during his lifetime?"

My friend said: "I believe you see what I mean." And I continued to wander with the thought: "There goes a man!"

to educate the children, and kept the family together. Without it, they would have been obliged to go to work. Life insurance is a necessary protection."—An Executor, Alabama.

"I am thoroughly sold on life insurance because it has made all the difference be-

tween being dependent upon relatives and being able to take care of myself and my children."—Indiana.

"Life insurance is the best investment one can have."—Alabama.

"An absolute necessity for anyone."—An Executor, Indiana.

Names in each town are only a partial list of claims paid during 1937.

"The life insurance, if I am fortunate in my investments, will enable me to continue on in our home, living on the same plane as husband and I have lived. It will aid me to lend a helping hand to others when necessary and at my passing leave a goodly sum to our children. I consider life insurance one of the greatest blessings of mankind."—Michigan.

"Enabled the family to live in the old home and continue the children's education. Without the insurance we would have been obliged to work or live with relatives. Life insurance is finest investment in the world."—Minnesota.

"Entire estate was life insurance; very much in favor of it."—Iowa.

"Life insurance paid the mortgage, all debts, and enabled us to live at home. Without it we should have gone to work. Every man should provide for his family with life insurance."—Arizona.

\* \* \*

"The life insurance was promptly paid, and I certainly am very grateful. This cleared up all expenses, paid the mortgage, etc. The children are able to finish their college work. I would advise everybody to carry insurance, as it is the only way out."—Indiana.

"Life insurance paid all debts, including mortgage, and enabled the family to live in the home. Life insurance is the greatest safeguard a man can make for his family."—Iowa.

"It is a relief to my brother and sister to know that I am amply taken care of through life insurance left by my husband."—Kentucky.

"Life insurance has been a great help to me in paying all expenses and holding the family together."—Montana.

"Certainly it was a great help to me to receive the insurance money; it helped also in reassuring my husband so far as meeting my expenses after his death."—Illinois.

"The insurance enabled us to pay expenses and the mortgage on the farm. Life insurance is a blessing for us all."—Mrs. Jensen, Iowa.

## New Jersey—Continued

**NEW BRUNSWICK—\$497,000**

John Newman, Sol Weiss, Edward Worcester (professor).  
Industrial Company:—No. 11, 93 claims, \$19,549.

**NORTH BERGEN—\$107,000**

Benjamin Corby, William Flesche, Alexander Fyfe.

**ORANGE—\$1,142,000**

1 bond salesman, 1 butcher, chain store executive, 1 oil company executive, 1 private secretary, 1 retired ins. exec., 2 sales managers.  
Industrial Companies:—No. 8, 277 claims, \$61,106; No. 11, 103 claims, \$17,104.

**PASSAIC—\$1,200,000**

Emmett Bristor, Michael Sedlar; 1 attorney, 1 corporation treasurer, 1 minister, 1 realtor.  
Industrial Companies:—No. 8, 303 claims, \$82,915; No. 11, 98 claims, \$25,794.

**PATERSON—\$1,680,000**

Joseph Fortinsky, Percy Greenwood, Edwin Morris, Russell Nichols, 1 baker, 1 builder, 1 compositor, 1 restaurateur, 1 retired, 1 silk dyer.  
Industrial Companies:—No. 8, 335 claims, \$76,610; No. 11, 98 claims, \$13,065.

**PLAINFIELD—\$785,000**

Peter Anderson, Carl Butler, James Cullinan, George Hallock, Eva Merkel.

**PRINCETON—\$367,000**

Richard Baker (atty.), Percy Chapman (professor), Harold Donnelly, William Foster (professor), Walter Garver, William Koren, Carolina Toth.

**RIDGEWOOD—\$740,000**

Robert Corby, Albert Gates (ins. exec.); 2 retired.

**RUTHERFORD—\$360,000**

1 elec. engineer, 1 marine supt., 1 salesman.

## Life Insurance Kept Family Together

**IOWA**—My husband, a prominent farmer before his accidental death, felt the need of insurance in case the unexpected should happen to enable his family to go on in life on the same high plane as he himself had always lived.

The insurance paid all expenses, enabling us, his wife and child, to be free from the burden of debt as well as having a comfortable monthly income to take care of our needs.

Because of the benefit of life insurance I am able to stay at home with my child instead of being obliged to go out and work for the necessities of life. For this blessing I am thankful, for I feel that while death has deprived my child of her father, because of insurance she has not been deprived of a mother. Life insurance is never a burden but always a blessing.—J. B.

**SHORT HILLS—\$877,000**

Henry Daniels, Dean Emery (atty.), Roland Frasse, John Gibbs (gen. agent, Penn Mutual Life).

**SOUTH ORANGE—\$2,672,000**

Alexander Craig, James Frawley (pres. J. R. Frawley, Inc.), Edward Meyer, Jay Monroe (pres. Monroe Calculating Machine Co.), John Schmitt, H. Woebse.

**TRENTON—\$1,919,000**

James Andrew, W. Apgar (atty.), Catherine Callahan, Edgar Coleman, Harry Grant, William Izatt, Sr., David Lewis, Charles Redsecker, Michael Urban, Thomas Wade, Robt. Whitehead.  
Industrial Companies:—No. 8, 281 claims, \$39,382; No. 11, 176 claims, \$29,565.

**UNION CITY—\$425,000**

Edward Langenbacher; 1 banker, 1 realtor.

**UPPER MONTCLAIR—\$550,000**

Harley Ford, Emmett Househ, David Lamborn, Henry Moir, Jesse Morgan, Thomas Sprague, John Wolke.

**VENTNOR—\$243,000**

Harry Heaton; 1 atty., 1 salesman.

**VERONA—\$92,000**

Peter Norman, Walter Rockhold.

**VINELAND—\$116,000**

E. Mulholland; 1 farmer, 1 mfrgr.

**WEBER—\$175,000**

George Sommers; 1 customer's man, 1 realtor.

**WESTFIELD—\$708,000**

Henry Dana, Charles Pitcher, Raymond Tucker, Clyde Wycoff.

**WOODBURY—\$27,000**

Katalin Bedl, Stephen Csepesar, John Gulics.

**OTHER NEW JERSEY TOWNS—\$5,100,000 (Partial List)**

●Allendale: H. Chapman.—Allenwood: W. Woolley.—Andover: G. Slater.—Annandale: J. Ott, Jr.—Belmar: D. Brandt.—Belvidere: W. Mackey.—Bernardsville: A. Strange.—Boonton: G. Fichtner.—Brigantine: H. Preston.—Burlington: C. Wright.—Caldwell: J. Johnson.—Clark Township: J. Czarnomski.—Clifton: R. Gabryelski, M. Imhoff.—Closter: R. Fritzsche.—Cranford: C. Berardinelli.—Crosswicks: J. Ellis.—Dumont: C. Schneider.—East Brunswick: J. Szalay.—Elberon: E. Schafer.—Essex: F. Ellis.—Odell.—Garwood: C. Roberts.—Glassboro: L. Holden, H. Mathues.—Gloucester City: W. Shaw.—Hackensack Heights: W. Watson.—Hamilton: F. Kuser.—Hillside: H. Frank, Florence Sandall.—Lincoln Park: C. Hibben.—Marlboro: W. Barkalow.—Merchantville: A. Pelz.—Metuchen: A. Decker, H. Oehlers.—Mount Lakes: R. Miller.—Newtown: M. Palmer.—Palladium Park: Marion McKenna.—Industrial Company:—No. 8, 193 claims, \$46,585.—Pine Hill: F. Reed.—Ramsey: A. Lasswell, V. Ryan.—Raritan: L. DeLong.—River Edge: J. Voorhis.—Roselle Park: O. Starks.—Sea Girt: C. Jenkinson.—Sewell: W. Buttner.—Sincar: D. Fisher.—South Amboy: D. Hayes.—South River: J. Betza.—Summit: Erastus Palmer.—Taneek: L. Gold.—W. McGregor.—Tenafly: F. Northrop.—Troy: Dr. R. Sharpe.—Wallington: F. Sudol.—West Caldwell: L. Noonan.—West Englewood: F. Perry.—Westmont: W. Summers.—West New York: J. Ambrose, J. Fenster.—West Orange: F. Phillips.—Wharton: T. Dunkin.—White House Station: C. Rezer.—Williamstown: M. Parisi.—Woodbury: Ada Fales.—Woodbury Heights: J. Clayton.

## NEW MEXICO

**Total Payments . . . . . \$2,600,000**  
**Rank in Payments . . . . . 47th**  
**Rank in Population . . . . . 44th**  
**Payments Per Capita . . . . . \$6.16**

(For towns with fewer claims see end of list)

**ALBUQUERQUE—\$813,000**

Ramon Aragon, Vening Atkins, Philbert Bach, Donald Bent (mgr. Electric Light Plant), James Bowen, R. Castillo, Berseba Chavez, Russell Dawe, Chester Dozier, Joseph Gill, Elmer Hamm, Walter Hendricks, Harold Kimmel, George Legler, Harold McCarthy, G. Martin, James Norment (atty.), Harold Olson, Eliso Parreras, Rasmus Pedersen, Charles Ruppe, Charles Ryan, John Street, Wm. Thompson, Wm. White, Elizabeth Wilson, Charles Wright, Oroncio Zamora.

**BELEN—\$15,000**

Francisca Castillo, Claudes Wolf.

**CLOVIS—\$54,000**

Jessie Graham, Dennis Lusk, Jeff McAdams, John Serur, Frank Smart, Wm. Womack.

**DEXTER—\$29,000**

Schuyler Smith, 2 farmers, 1 merchant.

**HOT SPRINGS—\$18,000**

Mary Barnes, Sidney Lawler.

**LAS CRUCES—\$69,000**

Fred Hess, Hiram Yoast.

**RATON—\$76,000**

Herbert Davis, Lena George, George Johnson, Albert McCready, Thomas Martin, Lewis Taylor.

**ROSWEIL—\$137,000**

Geard Armstrong, Sarah Clore, Wm. Pope, Benjamin St. John.

**SANTA FE—\$269,000**

Lizzie Berezin, Jacob Blackwelder, Ralph Davy, Eustacia Griego, Willetta Hanna, Moses Lucero, Amelia Napoleen, Emory Stedman, Walter Taber, Roman Valdez, Adelaide Valencia, Benjamin Young.

**OTHER NEW MEXICO TOWNS—\$601,000 (Partial List)**

●Alcalde: A. Diaz.—Aztec: Ethel Coon.—Basque: R. Gonzales.—Carona: Mrs. J. Jefferson.—Carrizozo: J. Brady, Nellie Koyiol.—Cimarron: C. Bass.—Clayton: C. Keller (dentist).—Deming: W. Hatcher, J. Randle.—Elida: J. Jett.—Estancia: W. Dean, Mamie Maxfield.—Eunice: E. Wissler.—Farmington: A. Ratekin.—Fort Bayard: T. Wilson.—Fort Sumner: R. Williams.—Gallup: D. Baca.—Hagerman: T. Dollahan, N. N. Kiper.—Hobbs: J. Culver.—Hurley: F. Cutler.—Lake Valley: A. Nowlin.—La Mesa: J. Votaw.— Lordsburg: E. Lewis.—Loving: E. VanSweat.—Mesilla Park: W. Conway.—Mountainair: A. Conliss.—Mt. Dora: L. Mayo.—Penasco: O. Duran.—Placitas: J. Yates.—Portales: R. Snelson, Cordelia Owens.—Roy: S. Orem.—Sandoval: E. Leplat.—Socorro: J. Hunter.—Springer: Fannie Cottingham.—Taos: F. Baxter, M. Kay.—Tierra Amarilla: S. Ulbarri.—Tucumcari: R. Napier, M. Tuthill.

Names in each town are only a partial list of claims paid during 1937.

## NEW YORK

**Total Payments . . . . . \$495,000,000**  
**Rank in Payments . . . . . 1st**  
**Rank in Population . . . . . 1st**  
**Payments Per Capita . . . . . \$38.26**

(For towns with fewer claims see end of list)

**ALBANY—\$2,366,000**

Over 86 Ordinary Claims  
Over 825 Industrial Claims  
Wright Butler, Joseph Dugan, Howard Hageman (pastor), Ruby Hill, Wm. Keeler, Allen Reagan, Louis Zensen.  
Industrial Company:—No. 8, 825 claims, \$186,826.

**ALETON—\$91,000**

Jesse Chattin; 1 druggist, 1 retired.

**AMSTERDAM—\$321,000**

Clarence O'Brien, Thomas Smith.

**ASTORIA—\$112,000**

Clarence Bidwell, Joseph Hoffman.

**AUBURN—\$620,000**

Telyj Baran, Wm. Douglass, Alfred Hodgman, Julius Kraft, Philip Lyons, Geo. Rumanian.  
Industrial Company:—No. 8, 252 claims, \$57,491.

**BATAVIA—\$253,000**

Clarence Blinty, W. Buxton, Fred Knickerbocker, Wm. Neville (atty.), Elroy Smith, Elwyn Williams, Horace Williams.

**BEACON—\$77,000**

Joseph Rogers; 1 chauffeur, 1 salesman.

**BELLE HARBOR—\$164,000**

Andrew McGarry, Hugo Werner.

**BINGHAMTON—\$1,265,000**

Over 84 Ordinary Claims  
Over 118 Industrial Claims  
Harry Arend, Julius Brownell, Adam Campbell, Kenneth Clark, John Collins, Ignatz Imeldoph, August Kliment, Charles Laraway, Walter Moon, Walter Moore, John Morgan, Agnes Smith, Irving Thomas, John Tillman, Robert Turk, Samuel Vail, Lacy Wallace.  
Industrial Company:—No. 8, 118 claims, \$31,727.

**BROCKPORT—\$42,000**

James Brennan; 1 hardware merchant, 1 lumberman.

**BRONX—\$2,323,000**

Over 157 Ordinary Claims  
Over 151 Industrial Claims  
John Dickmann, Meyer Feigenbaum, Albert Fisher, David Friedman, George Heffernan, Harry Hyman, Anthony Kern, Louis Left, Kenneth Lilley, Harry Marcus, Grace Rabourin, Joseph Reilly, Sarah Sack, Chone Schneider, John Ziegler.

**BRONXVILLE—\$957,000**

Alexander McAllister (investments), James McMahon (vice-pres. Gen. Motors), Daniel Russell (vice-pres. North Star Mill).  
Industrial Company:—No. 11, 151 claims, \$32,831.

**BROOKLYN—\$34,060,000**

Over 810 Ordinary Claims  
Over 6,071 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$500,000 or over	1—250,000 to \$500,000
3—100,000 to 250,000	11—50,000 to 100,000
13—25,000 to 50,000	66—10,000 to 25,000
103—5,000 to 10,000	

Leonard Abrams, Dr. James Andrew, Louis Bernstein (dentist), Daniel Bersin, Wm. Blanchfield, Jacob Bobrow, Murray Breit, Nathan Brody, Chas. Callahan, Francis Callahan, Edward Crane, Chas. Crost, Louis Cutler, Dr. Eugene Dalton, Wm. Donohue, Norris Esty, Samuel Feinman, Raffello Ferro, Samuel Gamsu, Allan Greene, Archibald Hannigan, Francis Hayes, Wm. Hayes, Edwin Heath, Wm. Humphreys, Paul Kan, Morris Kaplan, Wm. Kelly, Frederick Keer, Frederick Kruse, Lazarus Kurland, John Kyle, Chas. Lambert, Michael Lehman, Peter Lennon, Abraham Levin, Cyril Lewis, George Loxmuller, John Lohse, Wm. McElroy, Robt. McFarland, Wm. McNamara, Harry Mansfield, Dr. Wm. Margulies, Leon Michel, Louis Moore, Abraham Morgan, Frederick Nelson, John Nilson, Max Obrentz, Augustus Pace, Jacob Patricof, George Patterson, Nicholas Peraccio, John Prior, James Robb, Edward Sanchez, Wm. Schwartz, Geo. Seamans, Edward Smith, Neptune Smyth, David Snerkel, Julius Steinberg, Jacob Stelow, Frank Strang, John Treanor, Archie Vance, Chas. Walker, Richard Weber, Sydnev Wertheimer, F. Yearwood, Wm. Youngblood, Salvatore Zito.

Industrial Companies:—No. 8, 5,855 claims, \$1,423,254; No. 11, 216 claims, \$43,688.

## "I Shall Ever Be Grateful for What Life Insurance Has Done for Me"

**NEW YORK**—My husband was a clergyman and had little opportunity to prepare for the inevitable "rainy day" for his family except through life insurance. He had a considerable amount which gave him great satisfaction, knowing that it helped to make his wife and daughter safe. Had we known at the beginning of our effort to secure the future, the advantages of various methods of life insurance, much more of our savings would have been invested in this manner. I have been able to maintain our former manner of living largely of having an income from insurance and I am allowing it all to remain in the different insurance companies believing it to be the safest investment I can make. My regret is that we did not invest all of our savings in this way instead of in some other ways, each of which was lost. I shall ever be grateful for what life insurance has done for me.—Mrs. B.

**BUFFALO—\$15,521,000**

Over 414 Ordinary Claims  
Over 1,283 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—\$250,000 or over	1—100,000 to \$250,000
5—50,000 to 100,000	22—25,000 to 50,000
26—10,000 to 25,000	37—5,000 to 10,000

Samuel Advocat, Wm. Autch, Fred Avey, Charles Braun, Jr., S. Carr (atty.), Alexander Ferris, Margaret Flynn, Emily Foster, Frederick Gratwick, Frederick Hartwig, Edward Hingston, Henry Hutchison, Wm. Judson (atty.), John Kane, Fred Klose, Frederick Kramer, James Lonergan (vice-pres. Park & Pollard Co.), Wm. Lowe, Peter McFarlane, Wm. Maynard, Charles Nash, Arthur Nehls, Alfred Pratt, Patrick Ryan, Joseph Snyder (pres. Snyder Cigar Co.), Chas. Sugnet (dentist), Newton Turgeon, Irving Underhill (pres. Underhill Coal Co.), Alfred Waters, Carl Wenger, Fred Whately, Bradley Wheeler, Carl Will, Earl Williams, Seymour Wolff.  
Industrial Companies:—No. 8, 1,161 claims, \$301,236; No. 11, 122 claims, \$31,575.

**CANANDAUGUA—\$63,000**

Samuel Howell; 1 retired, 1 merchant.

**CANASTOTA—\$68,000**

Charley Ball, Chas. Cady, Wm. Dobson.

**CORNING—\$165,000**

Ida Murray; 1 trainman, 1 executive.

**CORTLAND—\$157,000**

Edward Alley, Bruce Aylesworth, Harrie Gallagher.

**CUBA—\$86,000**

John McGraw, Wm. Pettit, Florrie Roat, Harry Whipple (dentist), Arthur Winchell.

**DELAVAL—\$66,800**

Chas. Marsh, Geo. Ransom.

**ELMIRA—\$842,000**

Homer Brotzman, Eugene Custard, Wm. Dobberstein, Harry Haddock, Lyman Jackson, Theodore Markthaler, Dr. Rex Morrell, Charles Myers, George Peck, Mark Ros, Jacob Solomon, DeWitt Tuttle.

**FLUSHING—\$1,388,000**

James Anderson, John Harrison, Otto Sarvas; 2 attorneys, 1 court clerk, 1 director, 1 broker, 1 ins. agt.  
Industrial Company:—No. 8, 789 claims, \$27,579.

**FOREST HILLS—\$487,000**

Richard Broomhead, Edward Corcoran (atty.), Harry Keithly.

**FREEMONT—\$176,000**

Julius Frank; 1 ins. agt., 1 retired.

**FULTON—\$141,000**

Jay Arnold, Lawrence Hardings, Claude Warner.

**GARDEN CITY—\$683,000**

Louis Doremus, Sinclair Tousey.

**GLENS FALLS—\$355,000**

James Fowler; 1 atty., 1 deputy sheriff.  
Industrial Company:—No. 8, 261 claims, \$70,195.

**GLOVERSVILLE—\$476,000**

Joseph Babcock, George Carl, Harry Carter, Thomas Finocan, Nathan Sanger (pres. F. Glove Co.).

**GREAT NECK—\$464,000**

James Bradley, Jr., Felix McShane.

**HEMPSTEAD—\$450,000**

1 executive, 1 florist, 1 restaurateur.  
Industrial Company:—No. 8, 623 claims, \$154,864.

(Continued on next page)



## New York—Continued

**HOLLIS—\$160,000**

John Eberhardt, David Strachan.

**HORNELL—\$173,000**

Minne Casa, Samuel Walbridge.

**HUDSON—\$136,000**

Michal Gibhart, Wm. Snyder.

**ITHACA—\$288,000**

Chas. Bostwick, Jerome Fiddler, Herbert Hopper, LeRoy Lobdell, John Musto, Herman Peck, Albert Phelps, Charles Stanton.

**JACKSON HEIGHTS—\$571,000**

George Duke, Frank Kastenholz.

**JAMAICA—\$746,000**

Maurice Abramson, Thomas Barry, Fred Bates, Russell Dorner, Harry King, Augustus Liefeld, Richard McCormick. Industrial Companies:—No. 8, 512 claims, \$119,839; No. 11, 123 claims, \$20,631.

**JAMESTOWN—\$766,000**

Paul Brooks, Wycliffe Clark, Fletcher Halladay, Valborg Hanson, Harold Uber.

**KENMORE—\$269,000**

Clifford Hougtalen, Albert Rowland.

**KEW GARDENS—\$230,000**

James Coulter; 1 manager, 1 agent.

**KINGSTON—\$768,000**

Wm. Brinnier, Jr. (att'y) Wm. Leith, Wm. Petersen, James Rundle.

**LARCHMONT—\$942,000**

Matthew Carney (dental surgeon), Moritz Neuberger, Chris Phipps, Frank Ray (att'y).

**LOCKPORT—\$316,000**

Timothy Niland; 1 watchman, 1 undertaker.

**LONG ISLAND CITY—\$937,000**

Charles Copeland, Martin Dreher, Charles Franznick, Francisco Olazabal (minister), Michael Randaisi. Industrial Companies:—No. 8, 577 claims, \$152,118; No. 11, 129 claims, \$27,502.

**MALONE—\$92,000**

Calvin Howe, John Welch.

**MIDDLETOWN—\$375,000**

1 attorney, 1 office manager, 1 hat manufacturer, 1 manufacturer of chemicals, 1 retired.

**MOUNT VERNON—\$1,373,000**

Christian Georges, Jr., Marie Cohn, S. Johnston, Warren Jones, Chas. Meyer,

Daniel Norton, David Paley, John Steinmetz, Clyde Thompson. Industrial Companies:—No. 8, 296 claims, \$76,824; No. 11, 84 claims, \$15,445.

**NEWBURGH—\$420,000**

Anna Shapiro, Max Skyer. Industrial Company:—No. 11, 98 claims, \$14,039.

**NEW ROCHELLE—\$1,345,000**

George Alexander, Harriet Cortlang, Angelo Hirsch, Tom Kikes, Frank Phelan, Rudolf Wolf.

**NEW YORK—\$155,268,000**Over 1,535 Ordinary Claims  
Over 4,036 Industrial Claims

## CLAIMS BY AMOUNTS:

6—\$500,000 or over
9—250,000 to \$500,000
28—100,000 to 250,000
59—50,000 to 100,000
85—25,000 to 50,000
187—10,000 to 25,000
243—5,000 to 10,000

Leo Abraham, John Alexander, Forest Anderson, Alfred Andrews, Emanuel Bach, Wm. Barrett, Altha Beaufort, Jacob Benderly, Chas. Berger, Zion Bernstein (pres. Norton Retail Stores), Otto Best, Fred Birnbaum, Alan Bonito (ins.), Carl Boschwitz (pres. New York Hanseatic Corp.), Chas. Bostwick, Dr. Jacob Braun, Herbert Brown, Frank Bryant, Louis Buechler, Charles Burke (vice-pres. E. G. & C. F. Burke Inc.), Richard Burkard (ins.), Harry Charles, Timothy Cleary, Louis Covelier, James H. Crewdson, Charles Curie (att'y), Wilbur Dailey, Louis Dick, Wm. Dockstader, John Dodds (pres. Granite Co.), Arthur Drake (manager Socony Vacuum Co.), Jack Dryfoos, W. Edwards (att'y), Calvin Elliott, Bennett Ellison (Hoey & Ellison, General Ins.), Joseph Engel (pres. A. & J. Engel Co.), Joseph Fanning (editor Elks' Magazine), James Field, James Fleming, Wm. Fox (pres. Long's Merchandise Corp.), John Francis, Gilbert Frazer, David Freeley, Louis Friedhelm, George Fries.

Louis Galante, Thomas Gammack (broker, Gammack & Co.), Samuel Garry, Samuel Gismet, Sherrill Gray, Samuel Greenbaum (att'y), Samuel Greenhouse, Joseph Grossman, Seymour Guthman, Daniel Haines (former asst. agency mgr. Equit. Life), Horace Hawkins (att'y), Frederick Heinsheimer, Mortimer Hendricks, James Henry, Harry Higley, Lamar Hill (att'y), Richmond Hobson (pres. Nat. Assn.), Eugene Holland, Wm. Holmes, Simon Hosch, Dr. Herman Jarosky, Christen Johansen, Morris Kamber (att'y), Joseph Kadane (att'y), Leonard Katz (pres. Saml. Katz Venice Market), Albert Kobler (pres. Daily Mirror Inc.),

# Life Insurance Fulfills Hopes, Dreams for the Future

By WILLIAM M. ROTHARMAL  
Vice-president, Continental American Life

Life insurance funds invested in human values have given a new lease on life to widows and orphans, made old age serene and comfortable and provided college educations for the rising generation. There is romance in every single minute of the day of a life underwriter.

There will be widows in the future as in the past. It is our job to see that they continue living in the same houses over which they now preside as wives, free from financial worries. There will be orphans in the future as in the past. It is our job to see that they are not deprived of school or playtime and are given opportunities to develop into right-thinking and self-respecting citizens. People will grow old in the future as in the past. It is our job to see that old age is comfortable and serene, not dependent upon relatives or in need of charity.

## Stimulates Imagination

This is a business that challenges and stimulates our imagination. We are not selling a tangible article or commodity. We are selling ideas, dreams, hopes, plans for the future. A life insurance policy is just a time-yellowed piece of

paper with columns of figures and legal phrases until it is baptized with a widow's tears. Then it is the modern miracle, it is food, clothing, shelter, education, peace of mind, comfort, undying love and affection, it is the sincerest love letter ever written.

## Eases Aching Heart

It quiets the hungry crying of a baby at night. It eases the aching heart of the bereaved widow. It is a comforting whisper in the dark silent hours of the night. It is new hope, fresh courage and strength for the mother to pick up the broken threads of life and carry on. It is a college education to the sons and daughters—a chance for a career instead of a need for a job. It is a father's parental blessing to the children on their wedding day.

It is a comforting presence, a helping hand, a softly breathed word of comforting cheer when needed the most. It is undying, unflinching, unfailing love and affection. It is the fruition of a father's hopes and plans for his family's future. Through life insurance he lives on—there is no death!

Frank Koch, Adolph Kocher, Ludwig Lader, Elmer Lake, Henry Lang, Harry Lazarus, Cyrus Lee, Philip Lewin (dentist), Benjamin Lissberger (partner, B. Lissberger & Co.), Frederick Lohman, Edgar Ludwig, Solomon Lusher.

Benjamin McCanna, Jr., Clarence McCarty, Wm. Macbeth, John Maher, Louis Marcheau, Jules Mendel (pres. Howse Mead & Sons), Sigmund Meyer, Andrew Miller (partner Hallgarten & Co.), Arthur Millhauser (pres. A. W. Millhauser Trading Corp.), Dr. Leo Mishkin, Frank Mitchell (att'y), Theodore Munk, Alexander Moore, Alexander Munk, Grayson Murphy (pres. Finance & Trading Corp.), Cornelius Neuman, Ernest Obermeyer, Dean Osborne (vice-pres. Dentists Supply Co.), Virgil Penn, Eugene Potter, Charles Ramsey, Lansing Reed (att'y), Wm. Roberts, Louis Robinson, Julius Rothschild, Israel Rotkowitz, E. St. John, Adolph Schmiedtje (chemist), David Schwartz, Irving Schwartz, Sigmund Seiferheld (pres. N. Erlanger, Blumgart Co.), Louis Silk (pres. L. A. Silk & Co. Inc.), Joseph Shoe (owner Standard Felt Body Co.), John Stahl, Paul Stebbins, Percy Steel, George Steele (former gen. mgr. Canadian Export Paper Co.), Alexander Steele, Herbert Stern (broker), Hayman Stoff, Chas. Stollberg, Lionel Strauss (broker), Thomas Sturke.

Frank Taylor (actor), Wm. Tracy (dentist), Walter Valle, Edward VanCleve, Frank Vanderlip (financier & former pres. Natl. City Bank), Wm. Van Horn, Joseph Van Loan, Wm. Voigt, Lyman Ward (federal att'y), Oscar Weinsarten (partner Weingarten Bros.), Henry Wenner, Herman Winer (advertiser), Lucius Wolfe, Jos. Wollman, Wm. Woods.

Industrial Company:—No. 8, 4,036 claims, \$990,775.

**NIAGARA FALLS—\$816,000**

Wm. Bell, Leo Flavin, Lester Holland, Joseph Torreano, Bertha Walker.

**NORTH TONAWANDA—\$217,000**

Wm. Godard; 1 executive, 1 ins. agt.

**OGDENSBURG—\$192,000**

Peter Abar, Adolphe Gauthier, Archibald McLellan, Riley Stevens.

**OLEAN—\$319,000**

Marion Abbott, Samuel Poarch; 1 att'y, 1 superintendent.

**ONEONTA—\$175,000**

Arthur Barnes, Preston Wilbur.

**OSWEGO—\$296,000**

Carlton Mark, Frank Smith.

**PORT CHESTER—\$251,000**

John Bennett, Wm. Rigney.

**POTSDAM—\$108,000**

Wm. Folsia, Rufus Sisson.

**POUGHKEEPSIE—\$523,000**

Robt. Carroll, Charles Jackson, George Meadows, John Muckenhoupt.

**QUEENS—\$488,000**

Jos. Giancarlo, Edw. Kronmuller, Fred Payne, Wm. Stilson. Industrial Company:—No. 8, 554 claims, \$135,527.

**QUEENS VILLAGE—\$693,000**

Harry Aumack (asst. cashier Chase Natl. Bank), Mary Reynolds, Bertrand Samuels, Theodore Schmidt.

**RENSELAER—\$165,000**

Wilson Eisenhart, Charles Ferguson.

**RICHMOND HILL—\$196,000**

Wm. Breen, Joseph Cousin, Wm. Forsberg, Ray Van Valkenburg.

(Continued on next page)

## "Life Insurance Served This Family Unfailing and Continuously"

CALIFORNIA—My husband had insurance in several companies since he was a very young man. Part of the insurance was made into an income each month, the rest I used to clear off a small mortgage on our home which we had bought two years before, also I paid all outstanding debts. I bought a duplex apartment with part of my insurance which gives me an income of \$55 a month. This insurance makes me independent of my two boys and gives me a good living. It made it possible for us to travel as we did not have to save so closely. It also helped us to educate our two boys and help my husband at the time he was working on his doctor's degree in science.

Two of his insurance policies matured at 20 years and the interest from them gave us about \$1200 income. My husband was head of the Botany Department in R.—during the winter and did research work for the government during the summer. We borrowed on an insurance policy and built us a lovely mountain home, paying cash for it as we went along.

Needless to say both of my boys carry insurance and they both have good positions due to their education. I am a booster for insurance as a safe way to invest and assure the family an income at death of the head of the house. We have skipped many times to pay our premiums but always succeeded. Thanks to life insurance I could finish paying on my home and have an income for the rest of my days.—Mrs. Katie S. McCarty.

Names in each town are only a partial list of claims paid during 1937.

## PROMINENT PERSONS WHO LEFT INSURANCE

Bennett Ellison, New York City of Bennett & Ellison, general insurance and general agents Equitable Life of Iowa, died in May following several weeks illness. He had served successively as secretary and president of the New York Board and at the time of his death was chairman of its patrol committee.

Hugh L. Hopkins, large investor and operator in real estate in the vicinity of Miami, Fla., died in Atlanta. He was a member of the Committee c.-100, Surf Club and Bath Club, all exclusive clubs in Miami. His age about 58.

Eugene H. Harms of St. Louis, pres. of the Cuyler-Hesse Envelope Co., died in December of a heart attack while on a train en route from Dallas. His company is a large manufacturer of envelopes and he was prominent in the industry.

Newton D. Baker, died at the age of 66. His home was in Cleveland where he had practiced law for many years. He was Secretary of War under Woodrow Wilson and organized an army of four million men in less than two years. He was twice mayor of Cleveland, out of office he devoted much time to the practice of corporation law. His death was due to cerebral hemorrhage.

Elmer B. Stephenson, former pres. of Security Mutual Life of Nebraska and later chairman of the executive committee, died at his home in Lincoln. He had been an important figure in the financial and political world of Nebraska for over 40 years. He had served as city treasurer and federal internal revenue collector for Nebraska. His son Byron has been president of the Security Mutual for several years.

Albert J. Kobler, former publisher of the "Daily Mirror," and president of the "American Weekly," a Hearst publication, died in New York City. He was prominent in the newspaper field and had been associated with Wm. Randolph Hearst for many years in publications.

W. Lowell Robertson, Cincinnati, died after a brief illness, he was 44 years old, general manager of the Robertson Steel & Iron Co. and pres. of the Hill Brown Fence Co. A graduate of Yale in the class of 1914, he then joined his father in business, succeeding to the management upon his father's retirement. He is survived by his widow and two children.

Charles F. Burke, real estate operator and philanthropist, died in New York City after an illness of a year, at the age of 56. He was vice-pres. Edmund G. & Charles F. Burke, Inc. of New York and Pittsburgh. He was an alumnus of Denison University. He financed his college education by selling real estate, and assisted many students to pay their way through college. His firm developed many important subdivisions, among them the Idle Hour Suburban Community, formerly the estate of William K. Vanderbilt. He was a native of Ohio and was a member of the Ohio Society of New York. A member of Kappa Sigma and Omicron Delta Kappa fraternities. His widow survives.

Benjamin H. Kaufman died in Hollywood, Fla. He was pres. the Kaufman Hat Co. of New York City. He was 69 years old.

Harris M. Hanshue, of Los Angeles, was a pioneer air transport operator and air mail carrier; he died of a stroke following an operation, he was 55. He had been president and general manager of Western Air Express and of the Fokker Aircraft Corp. as well as Transcontinental and Western Air Lines, Inc. After a career as an automobile racing driver he entered the automobile business. After a study of air transport companies here and abroad he organized Western Air Express. He had been vice-president of the Northwestern Division of the Aeronautical Chamber of Commerce. He is survived by his widow, a son and daughter.

Ernest Obermeyer, retired officer and director of the Liebmann Breweries, Inc., died in Palm Beach, Fla. His home was in New York City. Some years ago he founded the Havana Brewery in Havana which later was acquired by the Tropical Brewery. He had passed several months in Florida for his health expecting soon to return home. Surviving are three daughters and a son.

Harvey T. Woodruff was a writer of sports for over 40 years and former sports editor of the Chicago Tribune for 18 years. His column was "In the Wake of the News." He started his newspaper career while a student at the University of Chicago. After college he became secretary of the Western Jockey Club, newspaper work attracted him again and he returned to The Tribune as sports editor. Surviving are his widow and two daughters. His age was 62.

## New York—Continued

**ROCHESTER—\$6,265,000**

Over 218 Ordinary Claims  
Over 662 Industrial Claims

**CLAIMS BY AMOUNTS:**

1—	\$250,000 or over
1—	100,000 to \$250,000
4—	50,000 to 100,000
10—	25,000 to 50,000
23—	10,000 to 25,000
31—	5,000 to 10,000

Joseph Alling (pres. Alling & Cory Co.), Frank Bennett, Dr. Frank Colgan, Geo. Cook, Edward Cooley, Wm. Davenport (pres. Machine Tool Co.), Warren Davis, Charles Fox, Thomas Frasher, Wm. Garber, Joseph Gress, Larkin Heacock, Thos. Ingmire, George Kingston, Harold Kingston (supt. Kodak Co.), Wilson Macy, John Meagher, John Michals, Loretta Neidinger, John Newman (pres. Rochester Cereal Mills), Lowell Pettigill, John Powers, Dr. C. Sahler, F. Schafer, Jos. Sherman, James Van Dyke, Jos. Van Dyne, Frank Van Hoesen, Frederic Welsh (vice-pres. Merchants Dispatch Inc.), Emil Wesp.

Industrial Companies:—No. 8, 624 claims, \$130,906; No. 11, 38 claims, \$8,119.

**ROCKVILLE CENTRE—\$501,000**

2 retired, 1 salesman.

**ROME—\$348,000**

Francis Bacon, Ina Loson, Julia Wells.

**RYE—\$664,000**

Arthur Corning, Leonard Kennedy, Lewis Wood.

**ST. ALBANS—\$97,000**

Thomas Fraser, Richard Kuehn, Augustus Tracy.

**SARANAC LAKE—\$188,000**

Frank Ewing (pres. Frank M. Ewing, Inc.), Edward Finn.

**SCARSDALE—\$998,000**

Wm. Alfring, James Blain, Geo. Graham (exec. vice-pres. Manhattan Life Ins. Co.), Jacob Hilder, Charles Preston.

**SCHENECTADY—\$1,315,000**

Arthur Badgley, Emily Ramsey, Harry Saiewitz.  
Industrial Company:—No. 8, 332 claims, \$81,572.

**SPRINGVILLE—\$78,000**

Edward Bethune, Arnold Neubach (pres. of bank).

**STAPLETON—\$144,000**

Chas. Rogers, Lester Ventre.

**STATEN ISLAND—\$696,000**

John Corrigan, Oscar Luther.  
Industrial Company:—No. 8, 417 claims, \$97,001.

**SYRACUSE—\$3,522,000**

Over 226 Ordinary Claims  
Over 535 Industrial Claims  
Chas. Chappell, Norman Fellows, Harry Freshman, Howard Goodrich, Daniel Kelley, Clarence King (atty.), John Maurer (banker), Willard Merryman, Frank Myers, John Nasser, Theophilus Otto (lumberman), Harry Paltz, Earl Rothschild, Charles Skiff, Harry Smith (pres. Machinery Co.), Benjamin Stolz (atty.), Cleo Thiesing, Thomas Young (pres. Farmers & Traders Ins. Co.).  
Industrial Company:—No. 8, 518 claims, \$10,997; No. 11, 17 claims, \$2,787.

**TROY—\$1,643,000**

Earl Aird, Joseph Duffy, John Hartnett (bank trustee), Thomas O'Connor, Theodore Ryan, James Whelan.  
Industrial Company:—No. 8, 1,196 claims, \$278,911.

**UTICA—\$1,737,000**

Over 49 Ordinary Claims  
Over 311 Industrial Claims  
Charles Bushinger, Frank Ferdula, Willard Gaskell, Sarah Goldman, Balbina Kocyna, Mary Melnik, Wm. Roberts, Frank Rockwell, Alonzo Tracy (dentist), Harris Weinstein, Frank Wilczek.  
Industrial Company:—No. 8, 311 claims, \$86,629.

**WATERTOWN—\$769,000**

Frank Clark (pres. Clark-Flynn Candy Co.), Jerome Lewis, Grafton Williams.

**WATERVLIET—\$160,000**

Harold Pellegrin (clergyman); 1 gardener, 1 salesman.

**WELLSVILLE—\$150,000**

Langford Whitford; 1 grocer.

**WHITE PLAINS—\$772,000**

Cora Bowes, Henry Pickslay.

**WOODHAVEN—\$596,000**

Robert Becker, Emanuel Levy, Sadie Richards.  
Industrial Company:—No. 8, 527 claims, \$121,304.

**YONKERS—\$2,275,000**

Over 72 Ordinary Claims  
Over 478 Industrial Claims  
Francis Ambrose, Eugene Carsons, Herman Dollahan, John Kiee, Flora Kish, Philip Meon (vice-pres. Borne-Scrymser Co.).  
Industrial Companies:—No. 8, 395 claims, \$111,760; No. 11, 83 claims, \$17,760.

**WILLING, WORKING DOLLARS**

*In a radio talk entitled, "Willing, Working Dollars," President Beck of the Crowell Publishing Company made the following comment on life insurance:*

"Most of us know that the willing dollars we pay as policyholders to protect our dependents if we die too soon, and to secure independence in case we live too long, are put to work to earn their keep and an excess to insure our insurance. And we know this money—our money—is loaned to Federal, State, County and Municipal governments, railroads, power companies and to build great buildings, small homes and farms. But few of us realize the push and stimulation these dollars give to other dollars used by hard-headed, two-fisted, pioneering American business men who make this country the leading nation of the world in the standards and convenience of living.

"Men who make the dollar their god are poor indeed. The dollar is and should be the servant of mankind and civilization.

"There is no more willing worker than the well-invested life insurance dollar. It knows no minimum wage nor maximum hours; it works morning, noon and night in any craft, trade or profession. It engages in no hazardous or speculative enterprise.

"Money hoarded in receptacles or holes, hibernates and is unfit for work. Used to insure us, it is safely and securely employed in substantial, essential, dependable and conservative channels.

"Insurance has done more than all the gifts of impulsive charity to foster a sense of human brotherhood. It has done more than all repressive legislation to destroy the gambling spirit.

"We all of us must choose either to plan for tomorrow and the future, or to live from day to day and trust to luck. 'The sooner you plan your future, the better your future will be.' You need but the will and the thing is done."

**OTHER NEW YORK TOWNS—\$7,498,000 (Partial list)**

●Alden: H. Gilmore.—Alfred: F. Ellis.—Alltown: E. Chism.—Apalachin: W. Strickland.—Atlantic Beach: J. Perry.—Babylon: C. Raymond.—Bay Shore: V. Banta, C. Vaughan.—Bayside: T. Hugot (officer Trust Co.). ●Bellare: C. Himmelreich.—Brighton: P. Strong.—Byron: F. Taggart.—Campbell Hall: J. VanBuskirk.—Castorland: F. Weir.—Cattaraugus: P. Ashley.—Cedarhurst: M. Morrissey.—Central Park: Stanley Sokolski.—Chappaqua: J. Chalfant, M. Fitzpatrick.—Chautmont: G. Haas.—Cheektowaga: F. Sims.—Cicero: J. Webster.—Collins: J. Britt.—Collins Center: J. Taft.—Corinth: F. Barrows.—Corona: F. Supple, G. Voorhees.

●Delhi: G. Larchar.—Denoset: E. Cumming.—Elba: R. Harris.—Ellisville: F. Papp.—Ellicottville: T. Brislane, E. Hakes.—Elsmere: L. Cross.—Erieview: O. Burch.—Farmersdale: J. Seligman.—Geneva: H. Gilmore.—Germantown: F. Rockefeller.—Glen Ridge: J. Schwahn.—Goshen: T. Dusenberry, F. Morglewicz.—Granville: L. Phelps.—Great Kills: J. Wegener.—Great Valley: W. Sherman.

●Hammondsport: J. Bowers.—Harrisville: J. Leafex.—Haverstraw: J. Oldfield.—Hazelhurst: J. Bennett (atty.).—Hazel Park: Josephina Lindholm.—Hemvelton: H. Knox (ins.).—Hillsdale: R. Dadds.—Homer: C. Dewev.—Horseheads: H. Matthews.—Hudson Falls: G. Watkins, W. Wright.—Ilion: D. Dunham.—Interlaken: S. Babcock.—Irvington: M. Tanenbaum.—Johnstown: F. Ackerknecht.—Kennedy: H. Wheelock.—Lake Secor: E. Thorsberg.—Lancaster: R. Heim (atty.).—Laurelton: L. Mylod.—Little Neck: J. Dabe.—Long Beach: B. Kaufman (pres. Kaufman Hat Co.).—Loomis: Dr. A. Blinn.—Loudonville: J. Norton.

●McDonough: I. Ford.—Mamaroneck: A. Horsfall.—Manhasset: A. Bazin.—Manlius: Dr. R. Ballantyne.—Midland Beach: A. Knapp.—Mill Grove: M. McGown.—Mt. Vision: H. Hoose.—Naples: K. Hawley.—Nelson: C. English.—New Brighton: H. DeMeli (atty.).—New Woodstock: A. Morgan.—Nicholville: E. Danforth.—North Clymer: H. Maloy.—N. Merrick: J. Clist.—Northport: J. Tindall.—North Tarrytown: J. David.

●Olive Bridge: L. Davis.—Oneida: E. Haskell (mgr. Mass. Mut. Life).—Orchard Park: C. Stauch.—Oyster Bay: W. Loeb.—Palatine Bridge: J. Clark.—Pelham: M. Robbins (chairman of Robbins Publishing Co.).—Penn Yan: W. Fox.—Phoenix: C. Prior.—Porterville: C. Kelsey.—Port Jervis: P. Wagner.—Port Washington: P. McGovern.—Poundridge: C. Painter.—Pulaski: R. Austin.—Ridgewood: J. Garland.—Industrial Company:—No. 8, 678 claims, \$165,503.—Riverhead: C. Young.—Rockaway Beach: J. Fybus.—Rouses Point: A. Sayard.

●Sanborn: B. DeVantier.—Scarborough: C. Drew (vice-pres. Cerro De

Pasco Copper Corp.).—Seneca Falls: F. White.—Silver Creek: W. Shultz.—Smyrna: C. Collins.—Solville: G. Hewitt.—Soyea: O. Robenolt.—Speonk: W. Norrie.—Stafford: M. Jones.—Suffern: J. Kocher.—Tompkinsville: J. Kaup.—Tonawanda: G. Richardson.—Tupper Lake: R. Steinbach.—Unadilla: H. Dalton.—Union Springs: G. Fordyce, J. Schenck.—Unionvale: G. Pelham.—Verbark: G. Pelham.—Warners: W. Kantak.—Warrensburg: J. Tubbs.—Watkins Glen: T. McAnarney.—Webster: J. Bronson.—Westerleigh: G. Blanchard.—Windsor: K. Kilpatrick.—Woodmere: L. Bornstein.

**NORTH CAROLINA**

Total Payments ..... \$30,200,000  
Rank in Payments ..... 20th  
Rank in Population ..... 12th  
Payments Per Capita ..... \$8.73

(For towns with fewer claims see end of list)

**ALBEMARLE—\$52,000**

Margaret Burleson, Pauline Riff, Grover West, Mary Williams.

**ASHEVILLE—\$947,000**

John Avera, Lucy Carland, Nell Carter, Rev. Orley Chandler, Roy Ducker, Roland Handy, Dr. Henry Harrison, Charles Henderson, Gertrude Meares, Henry Presley, Howard Proffitt, Richard Tighe, Jacob Weaver (pres. Mountain City Laundry).  
Industrial Companies:—No. 9, 54 claims, \$11,934; No. 10, 66 claims, \$11,323.

**BEAUFORT—\$34,000**

Harry Hendrix (dentist), George Piner, Jack Safrit.

**BESSEMER CITY—\$51,000**

R. Cloninger, William Froneberger, Annie Kiser.

**BETHEL—\$20,000**

Carrie Gurganus, Fannie Manning, Joseph Whitehurst.

**BURLINGTON—\$123,000**

Howard Andrew, Frances Browning, W. Cook, Patrick Fleming (minister), Julius Pritchett, Robert Riddle, L. Shaw, Edgar Warren.  
Industrial Company:—No. 9, 56 claims, \$12,759.

**CHARLOTTE—\$1,610,000**

Over 121 Ordinary Claims  
Over 304 Industrial Claims

Harrison Alexander, Simon Barker, Columbus Beatty, Claude Biggers, William Boyd, Attmore Brabble (hotel owner), Richard Flowe, Francis Gullatt, Paul Haddock (executive), Frank James, Char-

ley Lavery, Dr. George McGregor, Edwin Mouzon (minister), Walter Nisbet, Charles O'Daniell, James Parker, Edgar Pharr, William Shaw, Wayne Sloan, Henry Thompson.

Industrial Companies:—No. 9, 153 claims, \$37,122; No. 10, 151 claims, \$19,910.

**CLINTON—\$55,000**

John Powell, Annie Smith.

**CONCORD—\$147,000**

Braxton McCurdy, Thomas Spence (minister), Caleb Swink (banker).  
Industrial Company:—No. 9, 67 claims, \$14,818.

**DUNN—\$69,000**

Henry Ashmead, William Strickland, Ransom Taylor, Jr.

**DURHAM—\$796,000**

O. Belvin, Wayland Chappell, David Day, James Dorman, Thomas Griffin, Ernest McCutcheon, Eugene Mangum, Ralph Mitchell, Paul Noell, William Stone, Charley Wiggs.  
Industrial Companies:—No. 9, 165 claims, \$44,824; No. 10, 654 claims, \$88,077.

**ELIZABETH CITY—\$115,000**

Junian Allen, George Bell.

**FAIRMONT—\$58,000**

Alexander Floyd, Doddridge Floyd, English Floyd, Wilmer Mitchell, Mae Teague.  
Industrial Company:—No. 9, 26 claims, \$6,528.

**FAYETTEVILLE—\$160,000**

P. Olive; 1 Adv. mgr., 2 farmers, 1 retired.

Industrial Company:—No. 9, 68 claims, \$14,794.

**FOREST CITY—\$44,000**

Oscar Carroll, Willis Jolley, Dr. Garner Padgett, William Watkins.

**GASTONIA—\$323,000**

John Baber, James Henderson, Dr. John Hood, Grady Kennington, Robert McArver, Henry Robinson.

Industrial Company:—No. 9, 90 claims, \$23,659.

**GIBSONVILLE—\$27,000**

Turner Boon, William Maiten, James Shepherd.

**GOLDSBORO—\$155,000**

Charlie Burroughs, Daniel Faison, Edgar Simkins (atty.), Vance Weill.

**GREENSBORO—\$757,000**

Over 57 Ordinary Claims  
Over 236 Industrial Claims

Harry Barton, William Coleman, Raymond Davis, William Denny, Fred Field, E. Gillam, Charles McKnight, Granville Morgan, James Paul, John Petty, Arthur Raulston, John Reilly, Roland Samuel, Joseph Shannon, Jr., Thomas Shaw (judge), Clarence Thaler, Augustus Ward, Edro Wheeler, Martha Winfield (college professor).

Industrial Companies:—No. 9, 105 claims, \$25,186; No. 10, 131 claims, \$20,296.

**GREENVILLE—\$195,000**

Edgar Duke, James Elks, James Galloway, Tom Goor, Jesse Hardy, Robert Jones, William McArthur, Jesse Mumford, Cary Warren.

**HENDERSON—\$76,000**

Wayne Aycock, James Blank, John Floyd, Thomas Hight, Alonzo Walters.

**HENDERSONVILLE—\$62,000**

Rufus Freeze; 1 grocer, 1 retired.

**HICKORY—\$82,000**

Fred Cline, Sr., W. Wheeler; 1 agent.

**HIGH POINT—\$567,000**

Otho Elder, Daniel Hassapellis, Pearl Parker, James Wade, Jr.

Industrial Company:—No. 9, 41 claims, \$3,708.

**JACKSONVILLE—\$37,000**

Dr. Ernest Cox, Max Margolis, Riley Marshall.

**KANNAPOLIS—\$144,000**

Grover Barnard (dentist), Dr. Bernard Bradford, James Coggin, Samuel Critz, Charles Suther.

**KENLY—\$19,000**

Dr. N. Hinton, Robert Scott, Nettie Spivey.

**KERNERSVILLE—\$32,000**

John Hepler, Paul Nash, Upton Oliver.

**KINSTON—\$309,000**

James Albritton, James Alexander, Dr. W. Courie, Jesse Heath, Ernest Howard, Daniel Johnson, Leroy Reynolds, Hyman Stadium, Harold Stanley, Jr., Thomas Sykes, Daniel Turner, Charles Vick, George West, Beverly Wooten.

**LA GRANGE—\$45,000**

Julian Brown, James Daly, Richard Herring, Addie Howell, Bettie Sutton.

**LEXINGTON—\$79,000**

George Childress, Harrison Dorsett, Brantley Finch, Henry Greene, John Hill, Robert Miller.

**LUMBERTON—\$42,000**

Zebedee Lamb, Lee Sanders.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



North Carolina—Continued

**MONROE—\$101,000**  
Clifton Anderson, William Heath, Ellison Sell, Amos Stack (att.).

**MOORESVILLE—\$75,000**  
Jefferson Cranford, Cornelius Hobbs, Lloyd Melchor.

**MOOREHEAD CITY—\$41,000**  
Herbert Davis, William Piner.

**MORGANTON—\$340,000**  
Charles Kistler, Fred Ross (sheriff).

**MOUNT AIRY—\$73,000**  
Alva Badgett, Charles Goard, Stephen Graves, Roscoe Jessup.

**MOUNT OLIVE—\$88,000**  
Lewis Bird; 4 farmers.

**NASHVILLE—\$34,000**  
Jordan Batchelor, Willie Matthews, Joe Whitley.

**NEWTON—\$71,000**  
William Abernathy, Bessie Erwin, Sidney Killian, Joseph Young (dentist).

**OXFORD—\$70,000**  
James Blackwell, Travis Chamberlee, James Dickerson, David Wrenn.

**RALIGH—\$868,000**  
George Bougades, Lautrec Brogden, Charlie Cobb, John Drewry (General Ins.), G. Godwin, John Harris, John Johnson, Lindsay Lancaster, Angus MacLean (att.), Wiley Pittman, Bartholomew Streb, James Whisnant, Minor Whitenack.

Industrial Company:—No. 9, 160 claims, \$40,964.

**REIDSVILLE—\$73,000**  
Hilliard Anderson, William Mitchell, R. Montgomery.

**ROCKY MOUNT—\$350,000**  
James Baker, Herman Blount, John Blythe, George Bradley, Marcus Daley, Howard Dixon, Jesse Lamb, William Joyner, Jr., Ralph Pitt, Thomas Short, Lula Wood.

Industrial Company:—No. 9, 98 claims, \$25,708.

**ROXBORO—\$46,000**  
W. Brewer, William Long, John Walker, Sr., Jesse Woody.

**SALISBURY—\$189,000**  
John Brown, Homer Lyerly, Charles May, Charles Miller.

Industrial Company:—No. 9, 99 claims, \$25,335.

**SCOTLAND PARK—\$72,000**  
William Harrell, Leland Kitchen.

**SHELBY—\$166,000**  
Charles Bridges, Samuel Hoey, D. Weathers, C. Yelton.

**SMITHFIELD—\$41,000**  
William Beasley, Henry Faulkner, Young Strickland.

**SNOW HILL—\$42,000**  
Noah Beaman, Dr. William Murphy, James Suggs.

**STATESVILLE—\$115,000**  
Henderson Clifford, Raymond Robinson, Dr. Coite Sherril, Clarence Williams, Daniel Wyant.

**TARBORO—\$90,000**  
Bertram Brown, Elisha Knight, James Manning.

**THOMASVILLE—\$271,000**  
Walter Brewer, Amos Ragan, Thomas Perry, Robert Rothrock, William Tudor.

**WARSAW—\$63,000**  
Ellis Joseph, John Quinn, John Smith.

**WASHINGTON—\$137,000**  
Murry Cox, Edward Jennette, Lucius Johnson.

**WHITEVILLE—\$40,000**  
Bogue Baldwin, William Brooks, Plato Collier, Daniel Thompson.

**WILLIAMSTON—\$38,000**  
John Griffin, J. David Griffin, Benjamin Manning, Sylvester Webb.

**WILMINGTON—\$566,000**  
John Brooks, Henry Core, William Hibbs, J. Hunter, Harry Payne, Philander Pearsall, Stephen Pittman, Walker Taylor (Gen'l. Ins.), William Yopp.

Industrial Company:—No. 9, 126 claims, \$27,762.

**WILSON—\$216,000**  
Paul Biggs, Lawrence Brett, Jefferson Collins, Bennett Davis, Willis Hackney, James Hill, Charlie Hunt, Sidney

## GOVERNOR HOEY COMMENTS

In commenting on the life insurance payments in North Carolina last year, Governor Clyde R. Hoey said:

"I have been an advocate of life insurance all of my life. I practiced the theory by taking out my first insurance policy when I was only seventeen years old, and I have carried all of the life insurance which I was able to pay for ever since. I regard life insurance as a very stabilizing influence, and a necessary safeguard for both the estate and the family of the average man."

Mewboen (att.), Sarah Renfrow, George Sawrey, John Weaver, Stephen Winborne.

**WINSTON SALEM—\$1,219,000**  
Over 61 Ordinary Claims  
Over 236 Industrial Claims  
Charles Alexander, Thomas Allen, Joseph Allred, J. Dorse, John Dunloe, William Eaton, Jasper Haiswood, John Harman, Albert Hennis, William Jones, Samuel Linville, Charles Lyon, Robert Mackie, George Newsome, Dr. John Perkins, John Shellington, Robert Shore (treas. R. J. Reynolds Tobacco Co.), Virgil Swaim, Cicero Tate, Robert Tilley, F. Vogler.

Industrial Companies:—No. 9, 147 claims, \$30,767; No. 10, 89 claims, \$10,429.

**OTHER NORTH CAROLINA TOWNS—\$1,400,000 (Partial List)**

●Ahoskie: Charles Hoggard.  
●Apex: A. Buffalo, Asheville: R. Ellis.  
●Bain: D. Littleton, G. Trexler.—Banner Elk: Dr. R. Hardin, A. Woodson.—Belcross: A. Sawyer, Jr.—Benson: Alice Parker, W. Smith.—Black Mountain: C. Dougherty.—Blowing Rock: C. Berryman.—Brevard: R. Long.—Burnsville: R. Tison.—●Cameron: H. McPherson.—Candler: T. Clark.—Chadbourn: J. Brown.—Chapel Hill: M. Utley.—Chicod: N. Beddard, H. Pate.—Chocowinity: J. Edwards.—Clarkton: W. Carson, A. Johnston.—Clemmons: J. Brower.—Colerain: C. Morris.—Conover: J. Lemmond.—Cramerton: C. Welch.—●Deep Run: J. Tyndall.—●East Bend: R. Davis, Irene Nicholson.—Elkin: W. Turner.—Ellenboro: A. Bailey.—Elong College: J. Herbin.—Ernul: N. Arthur.—●Fairview: D. Butler.—●Fountain: C. Owens.—●Fountain City: J. Sutton.—Franklin: R. Blackley.—●Gibson: P. Gibson.—●Graham: R. Crawford, W. Jeffreys.—Grifton: L. Chapman.—●Harrisville: T. Powell.—Hartsville: Brooke Cannon.—Hertford: T. Pearce, J. Stallings.—Hookerton: W. Warters.—Huntersville: J. Blythe.

●Jamesville: B. McManning.—●Kittrell: J. Blacknall.—●Lawsonville: N. Hall.—Leasburg: J. Davis, F. Mayhew.—Leand: M. Robbins.—Lewiston: J. Saunders.—Liberty: V. Dameron.—Linden: Dr. W. Melvin.—Littleton: J. White.—Lucama: W. Davis, J. Newsom.—●Macon: J. Shaw.—Maiden: D. Thornton.—Margarettsville: N. Calvert.—Maribel: H. Ives.—Marshall: M. Sprinkle.—Mass: J. Richardson.—Maysville: R. Foy.—Mebane: A. Hadley, F. White.—Midland: Dr. J. Sossamon.—Moncure: B. Moore.—Mount Pleasant: G. McAllister.—Mount Ulla: R. Moore.—●New Bern: G. Bowden.—North Wilkesboro: H. Absher.—●Orrom: D. Stephens.—●Patterson Springs: Rev. Mason Latham.—Peachland: I. Phifer.—Pilot Mountain: Dr. C. Ashburn.—Pine Hill: G. Ervin.—Pleasant Garden: E. Shore.—●Richlands: M. J. J. a man.—Roanoke Rapids: R. Dobbins, E. Murray.—Roberstonville: R. Bailey, J. Bailey.—Rougemont: J. McCutcheon.—●Sandy Ridge: H. Carter.—Seven Springs: M. Outlaw, H. Smith.—Southern Pines: L. Lachine.—Sparta: Dr. G. Duncan.—Springhope: S. Brantley.—Stoneville: J. Grogan.—Stone Wall: S. Alexander.—Summerfield: J. Barker, E. Pegram.

●Tabor City: C. Harrelson, C. Williams.—●Taylorsville: C. Warren.—●Troutman: A. Brown.—Troy: E. Daligry, G. Reynolds.—Turkey: J. Hudson, Jr.—●Union Mills: Dr. C. Buchanan.—Valdese: F. Garrou.—Wadesboro: T. Capel.—Wake Forest: W. Rogers, R. Royall.—Walstonburg: S. Lewis.—Waynesville: Adelaide Boyd, S. Guyer.—West Asheville: A. Smith.—Willow Springs: R. Eakes.—Windsor: L. Pierce, J. Tadlock.

## NORTH DAKOTA

Total Payments ..... \$4,400,000  
Rank in Payments ..... 45th  
Rank in Population ..... 36th  
Payments Per Capita ..... \$6.25

(For towns with fewer claims see end of list)

**ANETA—\$17,000**  
Olaf Greenland, John Lee, Newell Ulvick.

**BISMARCK—\$125,000**  
Wm. Breen, John Burke (att.), Elbridge Gobel, Christian Herold, Wm. Laist, Joseph Spies, Curtis Thornton, George Welder, Charles Wynkoop.

**BUCHANAN—\$23,000**  
Harry Beaumont, August Snitker, Bertel Sorenson.

**CANDO—\$19,000**  
Curtis Lord, Mike Nickolay.

**DEVILS LAKE—\$83,000**  
Edw. Gilbertson, Charles Kelly, Wm. Menne, James Place, Fred Stevens.

**DICKINSON—\$47,000**  
Guy Carlson, Hugo Littig, Hugh Olds, Julie Taylor, John Wock.

**EDGELEY—\$29,000**  
Charles Gunthorp, Leslie Zundel.

**ELLENDALE—\$41,000**  
Chris Hanson, Ralph Holte, Chas. Schandelmeyer.

**FARGO—\$835,000**  
Over 77 Ordinary Claims  
Charles Adams, George Anderson, Dr. James Cavanaugh, Thomas Corcoran, John Cowley, Chris Cuipepper, George DeVries, Walter Eaton, Fred Hall, Bernard Hogan, Harry Humes, Albert Janneck, Christian Jensen, Danforth Jordan, Anders Lee, Lloyd Melhus, John Murphy, John Oleen, Joseph Perssellin, Frank Peterson, Josef Peterson, Herman Rabanus, George Shaver, Wm. Shiels, Matt Siegel, Darwin Stoddard, Edw. Waterhouse, Emilus Weiser (bank pres.), Wm.

## GOVERNOR LANGER COMMENTS

In commenting upon the life insurance payments in North Dakota, Governor William Langer said:

"It is my firm conviction that life insurance is one of the surest and safest ways of providing for the future. It is the only means by which the average man can provide an estate at a most nominal cost to himself.

"The value of life insurance as a means of protection and as an investment has been definitely proven during the years of stress from which we have emerged. It has benefited an untold number of residents of this State and their families. It has come to be recognized as being of inestimable value in securing the future happiness of loved ones. Approximately one-quarter of a billion dollars is the extent of North Dakota's estate entrusted to life insurance companies.

"The future of life insurance as a permanent and vital American institution is greatly enhanced by its remarkable performance during recent years of economic adversity."

Wellan, John West, Horace Whitney, F. Wilder.

**GRAND FORKS—\$274,000**  
Arthur Brottem, John Bushaw, Dr. August Eggers, Dr. John Engstad, F. Evans, Wm. Fowler, Charlie Hanson, Hakkon Hanson, Alexander Hart, James Hart, John Hennessy, Austin Henry, Raymond Hitchcock, John Hultong, Adison Hunter, Ole Iverson, Vernon Nelson, Keith Nisbet, Wm. O'Connor, Gerald Ratter, Leslie Sullivan, Charles Trepanier.

**JAMESTOWN—\$161,000**  
Nicholas Becker, Henry Bensch, Thomas Birmingham, James Buchanan, Delbert Buzzell, Edward Clamp, Frances Fairley, Frederick Hall, Sr., Cecil Hogan, George Klenk, David Murray, John Severn.

**LA MOURE—\$36,000**  
Thomas Benjamin, August Benn, Nicholas Cruden, Frank Lester, Wm. Lynch (att.).

**LANGDON—\$22,000**  
And. Koehmstedt, Neil Power, John Waltz.

**MANDAN—\$38,000**  
Frank Neubauer, Michael Pitzer, Blandina Tavis.

**MARION—\$16,000**  
Francis Melanson, Edwin Moore, Ole Otterson.

**MAYVILLE—\$24,000**  
Evir Bjelde, Robert Lovell.

**MINOT—\$142,000**  
Anton Albertson, Burt Cob, Isaac Diamond, Albert Johnson, Julian Kline, Wm. Murray, George Riebe, Albert Robinson, Clifford Trego.

**PARK RIVER—\$40,000**  
Isaac Edwards, Julius Halldorsson, John Lien, Wm. McEachern, David Mills.

**RUGBY—\$37,000**

Joseph Fahrnkopf, Inga Honsey, Ole Lee, Dr. Elmer Steeves.

**VALLEY CITY—\$39,000**

Thomas Carlson, Edd Loberg, Alfred Paulson (att.), George Wilson.

**WILLISTON—\$40,000**

Clara Fladager, Thomas Gardner, Rufus Gordon, Patrick O'Neill, Bernard Westdal.

**OTHER NORTH DAKOTA TOWNS—\$810,000 (Partial List)**

Agate: A. Krick.—Alexander: J. Fallon, Ida Iverson.—Amenia: E. Iwen, F. Rode.—Argusville: C. Wade.—●Baldwin: R. Falkenstein.—Balta: J. Rudy.—Beach: R. McCaskey, F. Sartz.—Blabon: A. Midstokke.—Bottineau: Dr. F. Remde.—●Cannon Ball: A. Wilkinson.—Carrington: R. Campbell.—Cathay: N. Donker.—Cavaler: F. Shallicross.—Cooperstown: O. Ueland.—Crosby: A. Bunner.—●Das Lacs: C. Carlson.—Davenport: E. Sautebin, A. Tuskind.—Douglas: J. Taylor.—Dresden: C. Koehn.—●Egeland: O. Uegen.—Emerrick: W. Kuske.—Esmond: H. Sitzer.—●Fairdale: A. Hulstrand.—Finley: L. Devlin, O. Jerstad.—Fort Rice: R. Gwyther.—●Gackel: C. Adair, E. Schmidt.—Gardena: C. Marquardt.—Grafton: T. Hood, Mabel Martin.—●Hamburg: L. Kucera.—Hankinson: V. Griffith, A. Procknow.—Hensel: E. Stefanon.—Hensler: B. Smith.—Hettinger: C. Peterson.—Hoople: T. Mills.—●Kenmare: G. Engberg, P. Sauer.—Kramer: P. Marten.—●Lakota: C. Peterson, A. Wahe (ins.).—Langford: R. Gillstrap.—Larimore: B. Craton, C. Larimore.—Lawton: G. Wischer (ins.).—Leonard: R. Willis.—Lisbon: L. Barry, C. Hull.—Loma: H. Cheately, C. Pederson.

●McClusky: E. Kleve.—Maxbass: I. Trotter.—Milton: H. Peterson, W. Swanlaw.—Minnewaukan: E. Martinson, C. Treleaven.—Mott: G. Glenny, L. Hoffman (dentist).—●Neche: W. Hyde.—New England: K. Belland, G. Sellinger.—New Rockford: E. Burke, G. Schwoebel.—Noonan: W. Rossow, M. Ethen.—Northwood: H. Gunderson, C. Thompson.—●Oakes: J. Hoelzle, J. Koatsikas.—●Oriska: E. Radke.—●Page: W. Martyn.—Pembina: A. Schew-

## "Settlements Were Promptly Made"

CALIFORNIA—Of the total amount of life insurance left by my husband there was a small lump sum settlement and the balance is to be settled on a monthly income basis. Since 1931 the disability clause on these policies afforded us an income which enabled us to live in comfort and to give my husband the best of medical attention. I am certain that these conditions, together with freedom from financial worries, added years to my husband's life. The lump sum settlement received made it possible for me to meet all outstanding obligations; the monthly income settlement guarantees that I can live in comfort and enjoy many of life's luxuries. This liberal settlement was very promptly made by the life insurance companies.—Mrs. Bessie O. Wilson.

## "Money Is Safe with the Insurance Company"

NORTH CAROLINA—After thinking over the matter of my husband's life insurance I decided the best thing for me to do was to leave the money with the insurance company and just draw the interest, as this is all I have and I feel I must take care of it.

I live on a farm with my family, so I am very grateful to the foresight of my husband to take out life insurance for me.—Mrs. L. S. Montz.

Names in each town are only a partial list of claims paid during 1937.



## OHIO

Total Payments ..... \$173,500,000  
 Rank in Payments ..... 4th  
 Rank in Population ..... 4th  
 Payments Per Capita ..... \$25.84

(For towns with fewer claims see end of list)

## ADA—\$32,000

James Finall (police officer), Wm. Guyton, Mary Kroff, Lenix Slesman

## AKRON—\$3,708,000

Over 282 Ordinary Claims  
 Over 279 Industrial Claims

Mary Alling, Grace Bare, Frances Bennett, Dorothy Bragg, Wendell Brink (foreman), Barbara Brokers, Jessie Brown, Hally Burkhardt (minister), Charles Clark (physician), Rufus Clark (advertising counsel), R. W. Clark (advertising agency), Geo. Cone (salesman), Arthur Conn (pres. Conart Motor Sales Inc. & City Cab Co.), Carl Cramer, Silas Crumme, Della Dawney, Mollie DeVaul, Martha Dunphy (secretary), Marjorie Dyke, Eugene Dyson (physician), Jesse Feister, Jr., Mary Franz, Harry Freer (executive), Andrew Furman, Louis Gast, George Gerhard (pres. Spencer Trunk & Leather Co.), Dale Givens, Ray Halem, Elmer Herichs (insurance agent), Adeline Hirlmann (teacher), John Hossler (superintendent), Thomas Hoy, Cora Iglehart, Richard Johns (pres. Johns Towel Supply Co.), Archie Keller, Russell Kirkpatrick, Harold Kocher, Jr., Charles Kraus (pres. Kraus - Alexander Construction Co.), Maunt Landon, John Lane (department manager), Michael Leyden (rubberworker), John Lythgoe, Patrick McCourt (contractor), John McGovern (foreman City Water Works), Ed Marggraf (rubber worker), Mitcham, Steve Miklos, Margaret Moreland, James Mullen (supt. Ohio Traction & Light Co.), Steve Nagy (auto salesman), Chas. Neff (clerk), Frank Nevins, Norman Oles, Ellsworth Otis (retired former attorney), Mary Palmer, Frank Pillmore, Max Pliskin (grocer), Nora Price, Francis Robertson (civil engineer), David Rongone, Alphons Rich (farmer & stock sales supervisor), Adda Rusch, Henry Russ (mechanical engineer), Rebecca Sallison, Clinton Scatterday (dentist), Oliver Shaul (foreman), Wm. Sheetz (farmer & draying), Lee Short, Casimir Sikorski (meat cutter), Ida Simms, Claude Sprague (production foreman), Chas. Stahl (attorney), John Stair (accountant), Dewey Stivers (supervisor), John Stoyer (retired), Walter Sullivan, Jacob Tompkins (salesman), Bruce Up-house, Eelia Vidussi (contractor), Anna Violette, Tracy Ward, Mary Waring (head nurse), Fred Wecker (grocery store owner), Daniel Whatmough (plumbing contractor), Harry Williams, Chas. Wirth

Industrial Companies: No. 8, 55 claims, \$12,400; No. 12, 83 claims, \$17,723; No. 15, 141 Claims, \$38,704.  
**ALLIANCE—\$828,000**  
 Arthur Brown (pres. & gen. mgr.), Hiram Buttermore, Cesido Di Arcangelo (filling station employee), Robert Holman (post office clerk), Frank Holles (publisher, Alliance Review Co. & pres. Alliance Brick Co.), Julia Peters, Wm. Transue;  
**ANTWERP—\$47,000**  
 Henry Bainbridge, John Moser (grain merchant), Rosa Rice.  
**ARCANUM—\$52,000**  
 Ross Baker (fireman), Orville Beane (farmer), Andrew Henninger (farmer), Jack Jordan, Hazel Lauver, Joshua Snyder (farmer), Jesse Zimmers.  
**ASHLAND—\$167,000**  
 Harry Cuppy, Fred Lutz (head service man Ford garage), Alvah Myers (executive), Daniel Rybolt (mayor).  
**ASHTABULA—\$369,000**  
 Fred Betcher, Richard Brenner, Samuel Cover, Edward De Voe Cedar, Domenico Di Angelo, Robt. Dingee (dock superintendent), Alexander Goeblicher, John Halman, George Kellogg, Herbert Kinnin, Frank Laird (pres. J. G. Laird Lumber Co.), David Miller, Nicholas Rinyu, Chas. Stewart, Hugh Wasson, Wm. Wiederkehr.  
**ATHENS—\$236,000**  
 D. Allen, Everett Burt (mgr. bakery), Wilkie Chase, Geraldine Cline, Nathan Croy (lumberman), Walter Curry, Richard Curtis, W. Davis, John Donaldson (physician), Chas. Eisnagle, Blanche Hart, Silas McCullough, Joseph McVickers, David Owens, John Phillips.  
**BABERTON—\$310,000**  
 Roscoe Bell (electrical inspector), James Clemmer, John Edwards, Chas. Gates, George Romig (retired), Warren Van Hyning (farmer); 1 attorney.  
**BAY VILLAGE—\$78,000**  
 James Aldrich (realtor & insurance), George Blumentstock, Joseph Fanta, Joseph Hosack (shipping clerk);  
**BEDFORD—\$65,000**  
 Ignacy Gaj, Frank Toth; 1 nurse.  
**BELLAIRE—\$123,000**  
 Anna Dixon (clerk & bookkeeper), Carlos Smith, Sr.; 1 grocer.  
 Industrial Company No. 14, \$8,830.

## GOVERNOR DAVY OF OHIO COMMENTS

In commenting on the life insurance payments in Ohio last year, Governor Martin L. Davy said:

"For many years I have urged my associates in both the business and public official fields to carry an adequate amount of life insurance so that proper provisions would be made for themselves in their old age or for their dependents in the event of their deaths. I have practiced what I preached by purchasing over one million dollars worth of life insurance.

"I know that today there are thousands of citizens in this state who save money only because they carry life insurance. The statistics for the year 1937 show that payments of approximately \$173,500,000 were made under life insurance contracts to insureds and beneficiaries in the state of Ohio. This made a reservoir of funds for care and protection of thousands of people in this State."

## BELLEFONTAINE—\$191,000

Eb Cox (salesman), Earnest Cronley (auto salesman), Mark Fahey (foreman), Milton Harrold (pres. A. J. Miller Co. Hearse Mfrs.), Robert Rankin

## BELLEVUE—\$198,000

Frank Knapp (pres. Northern Ohio Telephone Co. & vice-pres. Ohio State Life Ins. Co.);

## BOWLING GREEN—\$112,000

Alva Hartman (farmer), Marvin Hunter (salesman), Donald Limber (teacher), Herald Slaughter; 1 dentist.

## BRIDGEPORT—\$48,000

Samuel Johnston, August Koch. Industrial Company No. 9, 6 claims, \$1,436.

## BRYAN—\$115,000

Walter Betts (grocery clerk), John Champion (implement dealer), Fred Hutchinson (weigh master), Roy Mick (grocery manager), Pera Snow, David Struble (farmer); 1 factory supt.

## BUCYRUS—\$169,000

Edward Carrigan (manager state liquor store), Jonathan Kimberline (clerk), Corvin Leltzy, Wm. Long (farmer), Estella Nieder, Courtis Schiefer (farmer), Chester Spiece.

## CAMBRIDGE—\$227,000

Leslie Adams (farmer), Nellie Bowersock, Wm. Bryant, Elmer Davidson, Francis Churchman, Harry Emde, Wm. Jenkins (teacher), Forest Roller, Vera Simmons, Mary Wilkinson. Industrial Company No. 14, \$601.

## CAMPBELL—\$75,000

Martin Fedorek, John Thaczik, Anna Zentko.

(councilman), Vincent Sutek, Nick Tetiu, John Tressel, Samuel Van Orman, Joseph Wagener (student), Wm. Weaver, Jesse Wells (retired), James Williamson (machinist), Harold Windle, Lawrence Zink; Industrial Companies: No. 8, 60 claims, \$18,307; No. 12, 32 claims, \$9,902; No. 15, 34 claims, \$10,725.

## CELINA—\$98,000

Leander Dorsten (milk truck operator), Arthur McDonald (park mgr.), Abner Nisley (retired farmer), Ralph Spriggs (clerk), Edward Ungerer, Burris Willrath (farmer), Mollie Wurster, Chas. Younger.

## CHAGRIN FALLS—\$624,000

George Ruch, Walter Russell

## CHARDON—\$17,000

Clyde Holland, Wm. Werman;

## CHILLICOTHE—\$229,000

Mae Allemann, Bertha Anderson, Chas. Ault, Dottie Bragg, Thos. Cobbe, Morgan Davis, Goldie Dean, Dorothy Dutton, Wm. Hall, Richard Hill, Lillian Jones, Alphonse Muller (retired), Wm. Routt (farmer), Frank Schremser, Chas. Spengel, Nellie Woods;

## CINCINNATI—\$18,109,000

Over 578 Ordinary Claims  
 Over 977 Industrial Claims

## CLAIMS BY AMOUNTS:

10—\$100,000 or over  
 11—50,000 to 100,000  
 17—25,000 to 50,000  
 40—10,000 to 25,000  
 47—5,000 to 10,000

Orrin Abbott, Victor Adams, Geo. Ader (retired), Edward Alich (clerk), Leslie Alvey, Harry Ansted (rubber business), Carl Arand (bank cashier), Ned

## GOES ROUND AND ROUND

"One of the reasons I believe in the great institution of life insurance," said Powel Crosley, Jr., president of the Crosley Radio Corporation, Cincinnati, "is that in it, the money goes round and round in a more helpful way to every citizen of the United States than is possible through any other institution. For some years a substantial portion of my capital has been invested with a group of life insurance companies and through them it has shared in capitalizing the fundamental industries as well as many individual farmers and home owners.

"It also gives me a sense of security for myself and family that would be difficult to obtain elsewhere, as these insurance companies will act as my trustees many years after my death."

## CANTON—\$1,626,000

Over 104 Ordinary Claims  
 Over 126 Industrial Claims

A. Bechtol, Clark Bell, Adeline Boser, Clement Braher, Macsin Codarcia, Wm. Davey (steel worker), Lorraine Dickinson (secretary), James Dougherty (physician & surgeon), Gustave Effinger, Julius Feine (engraver), Fannie Fischer (retired), D. Foltz (mechanic), Edwin Gellenbeck (assistant auditor), Hugh Grable, Henry Hagemann (floor manager department store), Glenn Hannan (machinist), Alice Heichel, Mary Heinlein (clerk), Michael Hootman, Arthur Hothem, Chas. Hostenline, Wm. Johnson, David Jones, Jacob Kaufman, Ralph Kenusf (milk wagon driver), Edward King, August Leidtke, Geo. Lemley, David Loomis (chairman board Canton Coal Co.), Hudson McKenzie (salesman), Jozslef Mak-sinocski (steel mill worker), Jacob Merchant (meat dealer), Harry Miller, Evelyn Myers, Albert Nellus (toolmaker), John Niedenthal (paperhanger), Wm. Osborn, Walter Parmeter, Louis Posust, Walter Rainsberg, Michael Reidy, Oliver Renkert (pres. Metropolitan Paving Brick Co.), Wm. Reuter, Nola Rogers, Marie Scavelli, Geo. Sieber (metallurgist), Calvin Siefert (restaurant), Geo. Soehnen, Otto Speck (engineer), Vinton Stansbery

Aronson (salesman J. Shillito Co.), Robt. Ashley Sr., Roma Ault, Albert Baker, Wm. Baker, Ezra Balchowsky, Myron Barbour (realtor), Peter Bardon, Jonathan Barker (teacher), Robt. Barker, Frank Barnoski, James Becker, John Beeghley, Peter Blassi, Raffaele Bolino, Annette Bonnage, James Bonnyman (Pres. Blue Diamond Coal Co.), Oscar Borgarding (order clerk wholesale grocery), Edna Borgman (stenographer), Wm. Boyce (retired), John Broderick, John Broxtermann (retired), Wm. Bruckmann, Jr. (student), George Bukowski, James Campbell, Herbert Carpenter (minister), John Cary, John Castleberry (minister), John Chadwick (Furnace Company Owner), John Christensen (Pres. Cincinnati Gear Co.), Mamie Cironi, J. Clarke, Clyde Clevenger, Burton Collins, James Connelly, Andrew Conroy (retired, former pres. A. J. Conroy Co. house furnishings), Dean Corey (trucking company owner), Harry Costello, James Costigan (machinist), Rufus Cover (telegrapher), Herbert Crail, Erma Galloway (cutter), Nicalaos Danielides, Matilda Daubenblis, Wm. Daubenblis (machinist), Alexander Davidson, Katie Day, Carl Deichmann (student), Vita de Leonardis, Abe Diech, Walter Dingens, John Ditter, Frederick Doeren, Robert Donnelly, W. Emma Dorsel, Peter Douglas (buyer), John Driscoll (minister), Robt. Droppel-

man (Pres. Standard Paper Co.), Henry Dumont, Dorothy Eastridge (stenographer), Lester Eckert, Lillian Edgar, Walter Edwards (supt. manufacturing company), Fred Egbert (machinist), Earl Eisenman, Frank Ellis (retired), George Ellman, Sr., Joan Elsaesser, Wm. Enderlein, Ernest English, Gilbert Ensminger, George Feiler (partner Geo. C. Feiler & Co., painters), Edward Fielman (Secy. J. H. Fielman Dairy Co.), Ernest Finch (manager), Ida Fisher, James Fischer (draftsman), Thomas Fitzgerald, Luther Flummer, Benjamin Ford (traffic manager), Louis Frank, Wm. Frank, Gus Franklin, Sr., Maurice Freiberg (Pres. Freiberg & Workum Co., Distillers), Frederick Fritz (mail carrier), Geo. Gabe, Robt. Geiger, Carl Gibson, Robt. Gibson, Theodore Gifford, Herman Gillman, Max Glassman, Monte Goble (business broker & former Vice-Pres. Fifth Third Union Trust Co.), Goldie Goldstone, Jos. Grams, Chas. Grosse (secy. furniture company), Geo. Gude (garage manager), Walter Gunlack, Wm. Gutzi, Rose Hahn, Viola Hamberg, Jesse Harlan (express messenger), James Harper (retired supt. construction), Stanley Hart (salesman), Harry Harsough (banker), Robt. Haskins (retired), Joe Hays, Wm. Hayworth, Norman Hearn, Louise Hegener, Robt. Hehl, Felix Hellman, Eleonora Heinlein, Jerome Heiser, Herman Hempe, Walter Heran-court, Albert Herrlinger (Pres. Herrlinger Paper Co.), Frederick Herrmann, Clarence Herzer, Joseph Hill (bookkeeper), Herietta Hoffman, J. Holliet, Anna Hopper, Henry Huber (custodian), Ira Huden.

Norma Jaeger, Thomas James, Catherine Jansen, Clarence Jarrett, Leslie Jay, Sr. (R. R. agent), Frank Johns (sales manager), Edgar Johnson (attorney), Dr. James Johnson, Lawrence Johnson, Richard Jones, Geo. Kahny, Jr., Wm. Kain (airway mail clerk), Henry Kasselmann, Howard Kemper, Wm. Kerr, Thomas Kirkpatrick (woodworker), Edward Klum (merchandise broker), Theodore Kluver, George Koehler, B. Kraus (farmer), Edmund Kunkel (barber), Robt. Kurzdorfer, Wm. Laftus, Emmet Land, Clement La-Sauce (retired), Fenton Lawson, Harry LePage, Samuel Levenberg, Sol. Levi, Elmer Luebbemann, Anton Lucas (retired), Elmer McDowell, Daniel McNamara (trucker), Morris Machonovitz, John Magly (collector), Ida Mallory, Frank Malsom, Samuel Marcus, Walter Mark, Joseph Marks (manager brokerage office), Joseph Martisius, Robert Matthews (accountant), John Maurer, Chas. Medaris (financial correspondent), Fred Mehl, Anna Meiring, Peter Menchen (trunkmaker), Lena Meslich, Lillian Metzger, Bernard Meyer (retired), Emanuel Meyer (chemist Lagdon-Meyer Laboratories), Ernest Meyer (restaurant), John Michalowski (retired), Harvey Miller, Ottis Miller (retired), James Monahan (civil engineer), Edward Morr (bookkeeper), Paul Murphy, John Naber, Morris Nesbitt, Leon Nichols, Frank Niehaus, Raymond Nutter, George Oaks (carpenter), John Osgood (salesman), Wm. Pendery, Armilda Petty-John, Philip Pfalzgraf, Edgar Pitcher (manager), Wm. Poseiner (federal meat inspector), Frances Powers, Paul Posar, Jr., Chas. Preston, Isaac Price (commissioner), George Puchta (director Ohio Natl. Life Ins. Co. & former Mayor), John Lawson, Dossa Lee, Lewis Lee, Audrey, Falskamp, Wm. Pump, Wm. Quebbeman, Robt. Reynolds, Julia Stoll Riemler, Albert Riester, Albert Rinckel (farmer), Dora Rinehardt, Ella Ringer, Wm. Robertson (vice-pres. H. L. Brown Fence & Mfg. Co.), Andrew Rocca, Elmer Rock (clerk), Mary Rohrer, Sam Rosen, Joseph Rosenthal (retired formerly with S. Rosenthal & Co., Printers), Julius Rotham, John Rothar, Herman Rudolph, David Sauer, Clair Sawyer (supt. of statistics Halton Co. Dept. Public Welfare), Arleen Schepman, Geo. Scheurer (retired), Fred Scholl (barber), George Schott, Henry Schroeder, Lulu Schuck, Harry Schulze (retired), Walter Schwab (attorney), Louis Schwettman (installing telephones), Ella Scott, Philip Seibert, Katarina Seko-cich, Chas. Shappelle, Mary Shea, Mary Sheetz, Michael Sheehy, Mary Sheets, Le-roy Shepherd (physician), John Shuler, Sr., Lawrence Siebert, Albert Silverman, Anna Simmons, Norman Simon, Floyd Slattery, Purl Smith, Anton Smrek, John Soetle (cigar manufacturer), Ferdinand Springmeier, Frank Stacey (secy. Auction & Storage Co.), Carl Stoltz (signal engineer), Wm. Strofeldt (retired mail carrier), Charles Struble (retired), Louis Suhre (monument dealer), Walter Swalm, Chas. Sweeney (foreman), Fannie Symmonds.

Esther Tacke (bookkeeper), Max Tennenbaum (prop. Tennenbaum Bros. Furniture Co.), Carl Tennenbaum (auto dealer), Adelaide Thome, Millard Thompson (retired), Gottlieb Tieman, Sam Trantner, Wm. Traxel, Chas. Trostell (insurance agent Mass. Mutual Life Ins. Co.), Jacob Urschel, Theodore Van Ben Ben, Harve Urfleet, Otto Von Bank (commercial artist), Jesse Waldon, Thomas Waldron (salesman), Max Waserman (retired), Chas. Watson (retired), Edward Weidner (clerk), Louise Wern, James West, Robt. Whitton (truck driver), Ed. Wickersham (service manager), Chas. Wieser, Anthony Willig (retired), John Wilkins (clerk), John Witt (manager), Laurence Witten (retired former general agent Mass. Mutual Life Ins. Co.), Lewis Wittman, Frances Wolf, Wm. Wolfman, Karl Ed. Wolung (stationary engineer), Loren Young, Wuestenfeld (foreman), Loren Young, Robt. Zanzone, Wm. Zimmerman (sales

Names in each town are only a partial list of claims paid during 1937.

(Continued on next page)



## Ohio—Continued

agent The National Cash Register Co.), Lee Zoeller (personnel director).

Industrial Companies: No. 8, 570 claims, \$103,791; No. 9, 116 claims, \$35,014; No. 12, 25 claims, \$4,050; No. 15, 26 claims, \$41,198.

## CLEVELAND—\$137,000

Wm. Baker, Wm. Crist (merchant), Delmar Ernst (attorney), Wm. Rudisill (farmer), Glen Speakman, Frank Timmons (stock dealer); 1 retired.

## CLEVELAND—\$21,737,000

Over 618 Ordinary Claims  
Over 1550 Industrial Claims

## CLAIMS BY AMOUNTS:

5—\$100,000 or over	7—50,000 to 100,000
22—25,000 to 50,000	32—10,000 to 25,000
61—5,000 to 10,000	106—3,000 to 5,000

Tom Brown (laborer), Samuel Agnew, James Aldrich (insurance & realtor & vice-pres. Cuyahoga Finance Co.), Edward Andrey, John Antel, John Armstrong, John Auth (retired), John Babka (attorney), Newton Baker (attorney), Joseph Baranowski, Joseph Bartkowski, Jeanine Bauer, Edward Beardsley, Ferd Bejach (retired jeweler), Mary Bednarski, Carl Belle, Anna Bender, Frederick Benjamin, David Benson, Michael Bican, Norman Bettman, Louis Bero, Anthony Blaha (machinist), Emily Blair, Zeta Bleil, Arthur Boatman, Martin Bohovesky, Clare Bolich (mgr. Nickel Plate Foundry), Bernard Boom (retired), Joseph Boylan (house painter), George Brauer, Ignaz Braun, Ivan Brentar (retired), Charles Bresler, John Bressler, Ewald Britzitz (foreman shipping room), Lawrence Brock, Isabel Brown, Isadore Brown, John Bucsi, Alexander Budnick (contractor), Frank Buchner (janitor), Theodore Buergler, Frances Bujan, John Buhner (retired), John Burns, Karl Bushong (state highway patrol), Louise Bussman, Jas. Butler (stationery engineer).

Carlo Calabrese (laborer), Edward Calvey (priest), Leon Chahulski, Karl Chandler (physician), Andrew Cihaj, Ellen Clarke, Herbert Colebrook (accountant), Leonard Coleman (salesman), Joseph Compenhagen, Harry Crabbs, Maurice Cummings (retired), Jacob Dahlan (laborer), Herbert Dahn, Thomas Dalton, Meda Darry, John Deck, James Decker, Angelo DeMarco, Martin Detka (moving picture operator), Edmund Dombrowski, Josephine Doody, Michael Downes, Michael Doyle, Peter Drakulich (merchant), Clare Drumme, Jozefa Dunajska, Wm. Dunlavy, Gustave Durr, Harry Ellis, John Ellwell (retired), Joseph Eppich (auto painter), Harry Epstein (attorney), Wm. Ersig (display advertising), Philipp Fantur, Mary Fazekas, Gustav Fernamburg (accountant), Helen Fieglestahler, Harry Finn (electrician), Wm. Finn (painter), Anna Fisher, Joseph Flowers, Chas. Forschner, Peter Fortune (cabinet maker), Arthur Frank, Louis Frank, Henry Fransen, Constantino Frato, Leroy Frazine (office clerk), Louis Fulla.

Joseph Gabriel, Anthony Gallager (plumber's helper), Jan Gajowski (polisher Fanner Mfg. Co.), Emil Gedeon, Oren George (physician), Leonard Gintz, J. Goff (clerical worker), Chas. Graf, Anna Graham, Harry Graslee, Frank Gray (supt.), Walter Greene (mgr. Nash Engineering Co.), John Gresh, Edmund Griese (salesman), Ignatz Grossman, Leon Gurney, John Haberacker, Frances Hackett, Antonio Halas, Samuel Halper, James Hamilton (machinist), Charles Hartman, Wm. Hasselman (attorney), Alden Hauer, Karl Haughton, Louis Havlina, Glenross Hearle, Barbara Hegedus, Louis Heinrich, Henry Henrich, George Herman, Wm. Hess, Lundus Hilde (vice-pres. Universal Valve & Fitting Co.), Catherine Hinks, Lawrence Hohler (mgr. A & P Stores), Wladyslaw Holnacki, Zsuzsi Holecsek, Ralph Holland, Jozsef Horvath, Frederick Hotchkiss (machinist), James Hughes, Orrie Humphrey (salesman), George Huntley (farmer), Ferdinand Hurst (solicitor tea company).

Fortunato Immormino, Frank Ineman (WPA worker), Charles Jacksick (student), Stephen Jakabein (polisher), Stanislaw Janicki, Joseph Janovich, Wm. Johnston (printing pressman), Roy Jones, Elizabeth Joyce, Charles Jergens, August Kamenberg (polisher & buffer), Mathilde Kanton, James Kasper, Jeanette Kates, Peter Kavula, John Kelley (auditor), Charles Kells, Fred Kennedy, Peter Kilcoyne, Anton Kiss, M. Klammer, Edward Klein (commission house owner), Samuel Klein, Vincent Kletecka, Virgil Kline, Boleslaw Kloczinski, John Kocab, Katherine Kodger, Louis Koehnle (wood pattern maker), Frank Kofron (retired), Nathan Kohn, Arthur Kohn, Barbara Kotta, Anton Kolar (tailor), Charles Krueger, Hans Krollin, J. Komaneec, Steve Kosztya, Frank Koubba, Mary Kovacs, John Krinock, Mae Krizek, Joseph Kundtz, Harry Ladd, Mary Lagwanits, Stephen Lapis, Michael Lasby (bridgetender), Julia Lavdis, James Law, John Lawless (foreman), Richard Lawrie, Mary Lazar, Josephine Leciejewski, Jonas Leibell, Joe Leiz, John Leonard (conductor), Frank Leslie (auditor), Manuel Levy, Nick Lichko, Edward Lislecka (tool crib keeper), Louis Littman, Ernest Losch (printing press erector), Charles Lowry (watchman), Jacob Lowry, A. Ludwig, Nick Lurowski, Anna Lynch.

Angus MacKeigan, Cornelia McCain (stenographer), Charles McCarthy (bookkeeper), Patrick McDonnell (watchman), Francis McGannon, Patrick McNeeley, John Mackin (retired), Bertha Madsen, Thomas Maglicic, Joseph Mahon, Bridget Manning, Julian Marcinick, Charles Markell, Josef Marton (laborer), Wm. Matthews (retired), Josephine Matyanowski, John Mederer (retired), George Meese (clerical worker), Arthur Mencke, Daniel Mendl (mgr. meat market), Stepan Merezko (prop. of general store), Mary Mey, August Meyers, John Millar, Henry Miller (janitor), Ranson Miller, Irving Miner (physician), Helen Minor, Anna Molner, Susie Molnar, Lucietta Monstra, George Montgomery (chiropractor), Robert Montis, Peter Moran, Arline Mrozinski, Claude Mulkin, Laura Musser, Joseph Nemeth, Mary Nestor, John Nichols, Elmer Northway, Katerina Novotny, Mary O'Boyle, Mary O'Brien, Matthew O'Hara (shipping clerk), Julianna Olah, Mary O'Malley, John O'Shea, Anton Palinski, Rose Papp, Ira Parker (student), Charles Papp, James Paton, Samuel Pearlman (furniture merchant), Burton Peck (minister), Vincent Perusek, Frank Perz, Chas. Petraitis (insurance agent), Albert Peyer, Manual Phillip, Michael Phillip (merchant), Bernard Plent, Harriet Podleck, Atlee Pomerene (former U. S. Senator), George Porter (treas. Treating Co.), Hazel Potts, Peter Povolny, Roman Pristupa, Wm. Pujolas, Jr., Horace Putnam (executive).

George Quayle (pattern maker), Martin Quigley, John Rakaczki, Robert Rafter, Steve Rash, Wm. Rawson (salesman), Rose Rebata, August Rediger, Fred Reed (clerk), Willard Reinhardt (engineer), John Reidy, Marian Reimel (stenographer), Edward Reinhold (mgr. of cafeteria), Frank Richa, Lester Rickenbader (auditor), Johann Ringenbach (machinist), Mollie Robbins, Anna Rock, Charles Rosenfeld (vice-pres. manufacturing company), Charles Ross, William Roth, Marie Rueh, Esther Ruman (private secy.), Clara Rupp, Oscar Ruschke, John Ryan, Joseph Sakach, Robert Saunders, Frank Schmidt, Wm. Fshacke (cloth cutter), Michael Schreiner (retired), Fredrick Schultz (adv. newspaper), August Schwarz, Arthur Scott, Leo Sebille (merchant), Julius Selman (physician), Helen Senyak, Frank Setash (supervisor), George Sharkey (light company), Aurel Shastock, Edward Shyer (tree surgeon), Frank Sikler, Mae Sindelar, Joseph Skapura, Stefania Smieciniski, John Smith, Harvey Snyder, Mary Sodja, Johan Soder (assembler), Elik Solanias, Mabel Spice, Henry Spies (retired), Frank Spitz (executive), Albert Spitzig (engineer), Charles Steinbuch, Bernath Stern, Joseph Stern (pres. J. M. Stern Co. mfrs. artificial grass), Herbert Stinar (sales mgr.), Jennie Stoddard (clerk), Michael Straka, John Stramowski, Henry Strasshofer (pres. Universal Cleaning & Dyeing Company), Peter Struzik, Peter Szaniszlo, Charles Summers, Joseph Svec, George

ders (collector), Karol Worek, Joseph Wraabeez (barber), Albert Wuest, Richard Yates (retired), Garrey Younglove, Anthony Zalar (artist), John Zarzembowski.

Industrial Companies: No. 4, 60 claims, \$15,735; No. 8, 357 claims, \$234,524; No. 9, 132 claims, \$35,948; No. 12, 323 claims, \$79,323; No. 14, 142 claims, \$15,178 claims, \$29,939.

## CLEVELAND HEIGHTS—\$1,764,000

Alfred Bradley (retired), Martin Carroll (salesman), Mary Church, Harry Epstein (attorney), George Gardiner (wool merchant), Kathryn Kelly, John Krause, Marcus Loveman, Elmer Northway (secy. Tool Co.), Herman Rosen (musician), Henry Strasshofer, Dolores Thayer;

## COLUMBIANA—\$57,000

Clement Beard, Jacob Detwiler, Clyde Hart (mayor of Columbiana), Clifford Neal (salesman), Roy Robertson

## COLUMBUS—\$8,444,000

Over 429 Ordinary Claims  
Over 197 Industrial Claims

Thomas Abernathy (attorney), Earl Achey, John Aldrich, Howard Alexander, John Allen (retired), Orville Ayle, Raymond Banning (office mgr.), James Beatty (pres. Federal Glass Co.), John Bennigun, Nicky Bevilacqua, William Bibler (retired), Sherman Blierly (carpenter-contractor), Lawrence Blacker (banker & realtor), Leon Bornheim (executive), Frank Bouillon (mgr. grocery), Howard Brightman (mechanical engineer), Mary Brown, Herman Bucklee (plumber), Leonard Burkholz, Wm. Burr, Harry Butler (realtor), Irene Castle, Harry Chapman, Charles Clevenger, Glenn Coffman, Jacob Collicott (teacher-supt. schools), Demmie Cooke (Demmie Cooke & Co. realtor), George Davis, Frank Dean (merchant), Harvey Diehl (paint dealer), Paulus Dotter (grocer), Michael Durkin (retired), George Dutcher (city fireman), Wm. Eaton, Herman Eckhardt, Erskins Edwards, Wilda Ellis, Earl Ensign, Christopher Essman (retired), Nicholas Ey (retired).

Leo Fell (salesman), Agnes Fix, Joseph Fluhrer (retired), Dwight Foster, Carolina Fraley, Edward Frech (retired), Frederick Freeman (stock & bond broker), Andy Fuleki (meat cutter), Eldon Gallehar (clerk), Leo Gleich (executive), Allen Goggans (cashier), Edith Gooding, Marcus Guetinger (retired), John Halfaker (retired minister), Burt Hall (mail clerk), Robert Hanna (pres. Hanna Paint Co.), Charles Hannauer, James Hanowell, Roland Hardy (student), Elizabeth Hartnett, Dallas Hatfield (meat cutter), Gertrude Hawkins, Carl Hein (minister), Ellen Henry, Ed. Herbst, Eugenia Herpich, Nathan Hirsch, Albert Hodapp (foreman), John Holzemer (N. Y. Cent. R. R. purchasing agent), Frederic Hoover (attorney), Wm. Hoover (retired), Wm. Howard (Ohio Glove Co. manufacturer), Thurman Howsman (truck driver), Adam Huff (chi-

## Life Insurance Saved the Home and Provided Security

INDIANA—When my husband passed away last October, it was a comfort to know that my daughter and I had no immediate financial worries. After paying all indebtedness we still had a considerable amount to invest. After consulting several friends who have had long business experiences, some of whom are investors for large corporations, we finally decided that the only safe investment for us and one which would insure an income for my life was an annuity.

Had there been no life insurance it would have been necessary to mortgage or sell our home, probably at a sacrifice, and for me to at once find some work that would add to our income. The amount of insurance was a little less than half the estate, but this depends on the sale value of some real estate. I surely believe wholeheartedly in life insurance.—Mrs. Noble.

Co.), John Moore, Owen Mulligan, Wm. Murphy (salesman), Glenn Myers (mortician), Sinclair Nace (bank pres.), Lloyd Noggle, Clarence Orebough, Lewis Ort, Ed. Paul (retired), Howard Paul, Frank Pearce, Nelson Purdum, Eva Pusakas, H. Putnam, Wm. Reardon (retired), Forb Remington (parole officer), Elroy Ribbel (architect), Frank Robb, Chas. Schaefer, Eugene Schaefer (grocer), Abraham Scherr, Andrew Schodorf (blacksmith), Robt. Schwartz (pres. Columbus Ice Cream Co.), Andrew Scott (retired), Bruce Scott (salesman), Andrew Shepard (salesman), Ralph Smith, Wm. Smith, Joseph Solove, Fred Stegmiller, Wm. Steinhoff (druggist), George Stinson, John Strapp (retired), Chas. Strauss (salesman), Maynard Stubbs, Frank Tallmadge, Harry Thompson, Mary Tinkham, Harry Travis (Ohio mgr. Mutual Benefit Health & Acci. & United Benefit Life), Noah Turner (auto mechanic), Florence Van Ness, Sylvester Wall (trucking owner), David Ward, Jackson Warner, Lewis Warner, Jr., Alber Watzek (truck driver), Wm. West, Helen Westervelt, Geo. Wheeler (gen. agt. pers. dept.), Urin Whiteis (chiropractor), Horace Whitlock, Raymond Whitt, Thomas Williams, Edmund Williams, Frank Wippel (machinist), Margaretta Wissler, O. Young, Thomas Zaglanis.

Industrial Companies: No. 9, 109 claims, \$39,212; No. 12, 88 claims, \$13,126; No. 14, 136,732; No. 15, 97 claims, \$15,366.

## COSHOCTON—\$189,000

Robt. Barrett (student), Hiram Finlay, Lewis Heffelfinger, Allen Holmes, Chas. Meredith, Jr. (salesman), John Owens (book store mgr.), Walter Park, Yetta Weisblat, Anna Westfall; 1 student.

## CRESTLINE—\$21,000

Robt. Eckert, Lester Haering (clerk), John McCullough, Banach Schnuta.

## CUYAHOGA FALLS—\$328,000

Daniel Breen (gen. mgr. Conart Motors), H. Cozad (physician), Bertha Crawford, Bern Dorsey, Pearl Hartzell, Geo. James, Marian Parks, Wm. Slabaugh (draftsman), Luigi Valle (gardner), Lois Wiener; 1 barber, 1 Printing Ink Co. exec.

## DAYTON—\$4,297,000

Over 204 Ordinary Claims  
Over 249 Industrial Claims

James Arnett (bookkeeper), Lorna Barnes, Lillian Beery, Lewis Blakely (guard), Leo Bouchard (salesman), John Brehas, Philip Brown (retired), George Buchanan, Joseph Burkhardt (salesman), Isaac Butts, Chas. Clayton, James Conley (contractor), Mary Dany, Wm. Demann (supt. of furniture Co.), John Dempsey (retired), Peter Didier, Zoi Dimitriou, Daniel Dreher, Margaret Engel, Laura Euchenhofer, Mary Fackler, Maynard Franks, Joseph Fries (salesman), Geo. Haas (retired), Michael Hass (prop. shoe store), John Haley (decorator), Charles Hall (realtor), John Hall (sales mgr.), Frank Hamburger, Myrtle Hickley, John Hodkins (physician), Herman Huber (retired farmer), Thelma Jackson, Harry Johns (merchant), Mary Jones, Konrad Kell (accountant), Otto Keiser, Paul Keller (college professor), Jacob Kuenle, C. LeFever, Joseph McCurren (foreman), Archibald McFarland (barber), Jacob Margolis (secy. & treas. Victor Furniture Co.), Earl Meyer (mgr.), George Nibel (farmer), Ruth Noble, Ray Ohmer, Wilford Peace (tool & die maker), Geo. Perry, Joseph Placke, Wm. Porter (salesman), Mary Rensch (stenographer), Frank Riesinger (funeral director), Wayne Ripatte, Mathew Ruepming, Helen Seattle, J. Sauer (retired), Wm. Schlemman (pres. East Dayton Tool & Die Co.), Fred Schmidt, Clarence Smith (salesman), Elsie Smith, Emerick Szeibert, Joseph Thiele (pressman), Frank Tod (druggist), Sam Ward (salesman), Florence Warrick, John Wehner, Bessie Willis, Urban Zaenblein.

Industrial Companies: No. 8, 110 claims, \$28,834; No. 12, 17 claims, \$4,751; No. 15, 122 claims, \$27,429.

(Continued on next page)

## BANKER CITES VALUE OF INSURANCE

B. G. Huntington, president of the Huntington National Bank of Columbus, in commenting on the life insurance payments in Ohio last year, said:

"When a borrower shows that he has life insurance, purchased over a period of years, in an amount commensurate with his income and responsibilities, we know—

- (1) That he is physically fit.
- (2) That his habits are good.
- (3) That he recognizes his responsibilities.
- (4) That he is persistent in paying premiums.
- (5) That his life insurance will cover his debts if he does not himself live to pay them.

Also, we try to emphasize to our depositors that often the ultimate value of life insurance at death conserves estates, and may be worth double or triple value by preventing the sacrifice sale of other assets.

Swam (production mgr.), Helen Szabo, Alex Szakach.

Dan Hanno (upholstering & estimator), Charles Teare (salesman), Joseph Tesar, Frank Tesny, George TeStruth, Charles Textor, Wm. Thamon (engineer), Dolores Thayer, James Theodore, Wm. Thompson (machinist), Michael Thut, Louis Toll (foreman), Andrew Tomcik (shoe clerk), J. Troupe, Joseph Turek (tailor), Robert Turner, Mary Uehlin, Steve Uhas, Margaret Ungvary, George Ureses, Joseph Vacha (dry goods business), John Valnio, Martha VanLuit, Henry Varwig, Louis Vass, Melville Vickery (attorney), Luzena Vokac, Andrew Voytko, Irwin Wagner, Arthur Wales (painting contractor), Elton Walker, Joseph Wawrzynski, Wm. Weaver, Edwin Weber (undertaker), Wm. Weir, Eleanor Weisfeld, John Wheeler, Glenn Whitman, P. Wiener, Harley Wilcox, Edgar Williams (toolmaker), Lee Wilson (fireman at A & P), Lewis Williams (assembler), John Willkomm (molder), Mary Winter, Louis Wolf, William Wollung, Wm. Won-

ropractor & Optometrist), Theodore Huntington (pres. Huntington Natl. Bank), Harry Igen (asst. secy. Y. M. C. A.), Wm. Inskeep, Jr. (optometrist), Aaron Johnson, Francis Johnston (farmer), Clara Jones, Laura Jones, Thomas Jones (attorney), Edgar Junk (salesman), Clement Kelly (secretary), Edmund Kelly (pres. Capital City Products Co.), Valentine Kilmeyer (foreman), Harver Kientz (cut stone contractor), F. A. Knapp (insurance agent), Samuel Kory (realtor), Florence Kraus, Frank Kronebitter (asst. cashier Ohio Natl. Bank), Walter Lake (printer), Lasley Lee, Cornelia Lewis (stenographer), Wm. Little, John Lynch (conductor).

Eugene McCampbell (physician & pres. Columbus Academy of Medicine), John McCarthy, Wm. McCormick, Margaret McDonald, Daniel McGrath (retired), Frank McGuire, Michael McNamara (janitor), Augusta Manns, Chas. Maradick (gardner), Raymond March, Matt Marshall, Robert Mead (clerk), Wm. Melvin (retired), Arthur Mitchell (mgr. packing

Names in each town are only a partial list of claims paid during 1937.



## Ohio-Continued

## DEPIANCE—\$120,000

John Eberle, Henry Gerke (insurance agent), George Jaffe (merchant), Christopher Kuhn (retired), John Linebrink, Harry Reeb, John Roedel.

## DELAWARE—\$192,000

Harry Donovan (farmer), Judith Ferguson (bookkeeper), Levi Keller (traveler salesman), LeRoy Kelley (furniture dealer), Cora Oehler, Albert O'Hara, Frank Plitckebuan, Jr., Frederick Ufferman, Olive Weaver (trained nurse);

## DELPHOS—\$90,000

Daniel Clark, Fred Haunhorst, Joseph Odenweller.

## DELTA—\$38,000

John Gehring (druggist), Sherman Hamilton (livestock dealer), Henry Felton (lumber dealer).

McWhorter, Wm. Meyer, Harry Oyler, Leo Rapp (merchant), Chas. Ropp, Victor Urbain (osteopathic physician), Wilfred Van Audsle, W. Paul Wagner (pres., Bldg. & Loan Co.), Ed. Weber (retired), Frank Wiegand (retired), Frank Zerfass;

## HILLSBORO—\$108,000

Philip Fawley (farmer), Clarence Hiser (farmer), Henry Kelly (farmer), Edward Powell (lawyer), John Winegardner (student); 1 farmer.

## HUBBARD—\$56,000

Fred Ferguson (pattern maker), Geo. Madras, Jr. (student farmer), Max Schanberg, Laurence Snyder.

## HURON—\$27,000

Bernard Kreck, Fred Slocum;

## IRONTON—\$188,000

Nick Canaviss, Fred Hardy, Geo. Neal (filling station attendant), Clarence Sanders (clerk C. & O. R. R.), Wm. Smith;

## LOUISVILLE—\$44,000

Geo. Coad (farmer), Bernard Cholley, Frank Lisch, Earl Miller.

## MCARTHUR—\$39,000

Elmer Harley, Howard Penrod

## MANSFIELD—\$419,000

Harry Au (retired grocer), Carrie Beatty, Frank Black (chairman of board of Ohio Brass Co.), Garland Boals (realtor), Bennett Catley, Arthur Coleman, Elza Cooper, Roy Culler (railway post), David Davies, W. Deter, Addie Dittler, Hattie Galloway, Stella Gettings, Francis Holmes (gas engineer), David Kunz (retired), John Kirkendall, John Kunz (tailor), Chas. Linn, Wm. Long, Dwojra Ostrowski, Arara Piper, H. Richey, Chas. Shaffer (student), Harold Sheets (farmer), Cyrus Stensinger, Andrew Stover, Cameron Williams, Jacob Zimmerman.

## MARENGO—\$37,000

LeRoy Gaddis, John Rowlen (timekeeper), Howard VanSickle; 1 retired.

## MARIETTA—\$166,000

Wesley Newton, Harold Young

## MARION—\$489,000

Adam Bauer (photographer), Anna Blackson, Ruth Bryant, Charles Burnside (physician), Clinton Cochran, Don De Good, John Dodd (physician), Bessie Fetter, Adelbert Hunter, Dimitri Inges, Harry Johnson (salesman) Wm. Kerr, Martin Krohmer (chiropractor), Chas. Lust, Chas. Mapes (stock dealer), John Mehaffey (farmer), Martin Orlans, Elizabeth Ostrander, Karl Pfeiffer, Chas. Retterer, Emanuel Schreck (road engineer), Abraham Shaw, Chas. Walters, Harry Walter, Fred Warner (attorney), Avery Watt, Walter Wilson (auto dealer), Benjamin Winters, Ralph Young.

## MARTINS FERRY—\$125,000

Marcel Duskey, Harry Hubbard (physician), John Metzger, Leroy Moore

## MARYSVILLE—\$42,000

Chas. Schlegel, Otto Schnees, Howard Spring.

## MASSILLON—\$316,000

Jacob Bolander (printer), Thos. Davis, Thos. Derbyshire (retired), Robt. Everett, Geo. Higginbotham, Wm. Hitz, Morris Killeen (machinist), Russell Lehman (lithographer), John Newell (machinist), Louis Nist (machinist), John Strohaker (retired), Chas. Stuart (pres. Tyson Roller Bearing Corp.), Ausut Wilhelm;

## MAUMEE—\$41,000

Chas. Henfling (store owner), Katherine Henfling; 1 green keeper.

## MIAMISBURG—\$43,000

Forest Good, Wellington Lang (farmer), Chas. Street (mail carrier).

## MIDDLETOWN—\$381,000

Edgar Ford, Anna Hanselman, James Hapner, Howard Irons, Ernest Meeker (plumbing contractor), John Reiner (factory hand), Fred Schmidt, Herndon Willis, Arthur Zimmer;

## MILLESBURG—\$27,000

Thelma LeHotan (stenographer), Orin Reidenbach (harnessmaker), Oscar Snyder.

## MT. VERNON—\$157,000

Allen Beinhower (farmer & well driller), Raulie Cole, Doris Fraser, Manly Herron, Viola Simmons, Philip Wilkins, Geo. Weaver.

## NAPOLEON—\$68,000

Daniel Brown (dry goods merchant), Chas. Guhl, John Rickenberg (farmer), John Sanholtz

## First Form of Investment

"Life insurance, in my opinion," said Charles R. Hook, President, American Rolling Mill Co., of Middletown, "is the first form of investment that should be made by those who intend to begin to build an estate."

## NEWARK—\$390,000

Frank Baker (farmer), Wallace Barbee (osteopath), Robt. Campbell (farmer), Homer Cooper, Patrick Fitzpatrick (salesman), Walter Freas (moulder), Forest Helser (grocer), Franklin Horner (executive), Chas. Kehoe, Ed. McDonnell (executive), Russell McGinnis, Paul Marshall (ticket agent), Joseph Moser (farmer), Frank Pfeiffer (restaurateur), Henry Schenck (iron welder), Mildred Woodward (teacher)

## NEW BREMEN—\$39,000

Gustav Bertke, Robert Cooper (field man creamery), Irwin Speckman

## NEWCOMERTOWN—\$58,000

George Balch, John Hinds, Albert Zimmer; 1 company mgr.

## NEW RICHMOND—\$28,000

Hampshire Buckley (woolen mill executive), James Evanshine (farmer), Raymond Jackson (farmer), John Schon.

## NEWTON FALLS—\$34,000

John Hurd (mgr. milk bottle exchange), Joseph Levondoskey; 1 farmer.

## NILES—\$136,000

Francis Kramer, Jr.;

## NORTH BALTIMORE—\$23,000

Hope Davis (farmer), Wm. Hough, Howard Milbourn.

## NORTH CANTON—\$41,000

Carl Bell (cabinet maker), Fred Brumbaugh (farmer), George Kessler (machinist), Harold McMillan, Chas. Spohn (clerk Hoover Co.)

## NORWALK—\$57,000

Wm. Cannon (retired), Melvin Ernberger (florist), Frank Remington

## NORWOOD—\$719,000

Elmer Bateman, Meredyth Boyd, Emma Bruhl, Don Carter, Claude Chandler, Jacob Duckwall, Frederick Eberle, Clarence Edwards, Edward Ernst, Richard Fauth, Elbert Fley, Philip Frisch, Roger Goodwin, Robt. Littleton, Edward Mountel (printer), Harry Pinney (retired mailman), James Satterfield, Daniel Smith (traffic mgr. Sears-Roebuck Co.), Claude Stamps, Geo. Theis, Frank Whage (retired), Walter Werner (clerk), John Winegardner;

## OAK HARBOR—\$33,000

Clifton Frye, Ferne Gyde, Lewis Mylander.

## OREVILLE—\$41,000

Wesley Dugan (telegraph operator), Fred Kinney, John Myers

## OXFORD—\$68,000

Waldo Brown, Joseph Goshorn (supt. of schools), Mae Huston.

## PAINESVILLE—\$149,000

Ulysses Bittner (foreman brick masons), Cloice Fliser (undertaker), Cassius Gault (chief clerk law dept.), Steve Kallay (nurseryman), Anthony Lang, Ed. Martin (insurance agent), Alpha Nighman

## PERRYBURG—\$48,000

Geo. Meredith, Wallis Pomeroy, Mary Tanehill (teacher).

## FIQUA—\$398,000

Walter Cramer, George Jaffe (merchant), Kenneth Kendall, Esther Lippincott, Edward Long, Walter Lynch, Geo. Madison (used furniture dealer), Leo Mengos, Allen Rundle (former city treas. & pres. Geo. H. Rundle Co., medicine manufacturers), Joseph Vogt.

## PORT CLINTON—\$57,000

Urban Ganther (cafe owner), Reynold Henderick (signal repairman), James Lavender (cabinet maker), John Pulschen, John Schau (farmer); 1 retired.

## PORTSMOUTH—\$571,000

Over 53 Ordinary Claims  
Margaret Bergen, John Bode, Alonso Burdette, Ralph Calvert (mayor of Richmond), Edna Comer, Loyal Connery, Chas. Cooper, Harry Dehner, Iza Dresler (teacher), Bernice Egbert, Gus Fredrick (retired), Wm. Gableman (director of personnel Industrial Commission of Ohio), Ed. Gallagher, David Grimes (R. R. agent), Archie Haight (linotype operator), Vess Hale, Roberta Hammond, Fred Hardy, Robert Janetzky (shoe worker), Geo. McCall (clerk), Clarence McKenna (steel worker), Otto Maltzer, Sarah McLean, James Prince, Wm. Pugh, Robt. Richardson, Joseph Scholl, John Seidell (moulder), Wm. Staker (clerk), Katharina Targes, Chas. Terrell, Mabel Tipton, Joseph Triplett, Chas. Wade, Chester White, Lucy White, Arthur Williams; 1 attorney.

## RAVENNA—\$127,000

Aaron Frank, Alick Juve, Clifford Reed, Eli Schafer (mgr. mill);

## ROCKY RIVER—\$377,000

Robt. Alpers (salesman), Raye Fisher (treas. Midland Steel Products Co.), Jacob Weasch.

## ST. MARYS—\$40,000.

Carl Hollman (farmer), Frederick Opperman (farmer), Ada Stearns.

## SALEM—\$381,000

Chas. Gibson (pres. Mullins Mfg. Corp.), Geo. Limestahl, Lemuel Martin, Theodore Stark; 1 publisher.

## SANDUSKY—\$426,000

Hayes Adams, Harry Beilstein (prop. Beilstein Laundry & Dry Cleaning Co.), Sidney Bahnsen, Harold Bing (sales eng.), Andrew Boss (farmer), Henry Buddenhagen (painter), Wm. Ebert (metal products works), Roy Eichenlaub (electrician), Clarence Erdman (machinist), Guy Nanaugh (secy. & treas. packing company), Lee Merriam (plumber), coal Page, Edna Roth, George Schade (merchant), John Sommers (contractor), Wm. Thiem; 1 farmer, 1 meter man.

## SHAKER HEIGHTS—\$920,000

Clarence Brillhart (sales mgr.), Hert Colebrook (accountant), Myrtle Gostrowski (office mgr.), Eber Gurley (distician), Walter Hubbard, Jr. (mgr. Canfield Oil lery), Charles McLean (pres. Canfield Oil Co.), Willard Reinhardt (principal high school), Herman Shube (physician)

## SHELBY—\$78,000

Charles Giller (sales mgr.), John Heyde, Jr. (auto salesman), Edward Imhoff (farmer), John Wetz (carpenter).

(Continued on next page)

## ONE OF THE GREAT INVENTIONS OF MAN

In commenting upon the life insurance payments in Ohio, Frederick V. Geier, President, Cincinnati Milling Machine Company, said:

"Life insurance has always impressed me as one of the great inventions of man. It has been made to serve many necessary purposes and fill many vital human and business needs. Recognition of its great usefulness and adaptability has continued to increase. I would expect life insurance to fill an ever-growing place in the lives of our people."

## EAST CLEVELAND—\$422,000

Eugene Cashman (stage mgr.), Donald Crab (electrician), Robert Duns (supt. wholesale drugs), John Gill, Jeanette Haggerty, John McNamara, Albert Mannen (machine repairman), Cereta Nettleton, Wm. Peters, John Smith, Henry Friedman (window trimmer), Fred Ward,

## EAST LIVERPOOL—\$337,000

Gustav Bendheim, Mary Burbick, J. Donnelly, Joseph Duke, Eva Hughes (bookkeeper & stenographer), John Metsch, Samuel Millward, Mary Monac, Elizabeth Nolan, Walter Olson (warehouseman), Charles Shell, David White Industrial Companies: No. 14, \$9,252.

## ELYRIA—\$383,000

Walter Baatz (machinist), Dow Baird (attorney), Norman Baxter, Wm. Chancellor (foreman), Thomas Gray, Ella Guthman, Lester Jackson (meter tester), Sarah Lahiff, Joseph Reising (farmer), Norris Schofield (meat cutter), Frank Seghy (salesman), Frank Stevens (attorney), Joseph Whiton, David Williams;

## FAIRPORT HARBOR—\$47,000

A. Braski, Julia Turbok; 1 painter,

## FINDLAY—\$255,000

Paul Agertor, Roscoe Bryan (farmer), Charles Farling, George Jones (retired), Eugene Kenfield (salesman), Carrie Lemons (restaurateur), Harry Newcomer (insurance agent), Vance Parker, Francis Robinson, Orval Smith

## FOSTERIA—\$198,000

Robt. Barnes, Ollie Basch, Samuel Berridge, Clinton Johnson, Bernard Kelley, Elden Kisabeth, John McCarley, Amanda McKinney, Emma Reinhardt, Peter Schupp (farmer), Wm. Sponsler (retired post office clerk), Harry Stein, Anthony Welly, Harry Wyant, Mary Zienta;

## FREMONT—\$178,000

Aloys Basch (chauffeur), Wm. Fernberg, Loren Frederick, Herman Heschel (die sinker), Otis Immel (secy. Loan Co.), Milton McCardie (machinist), Willis Siegenthaler, Aloysius Tischler

## GALION—\$74,000

Frank Duffy (auto salesman), Edward Neuman (insurance agent), Walter Nungesser (farmer), Jacob Petri (tailor);

## GALLIPOLIS—\$103,000

John Davis (banker), Ed. George, Thos. Perkins (farmer), Lizzie Reese, Florence White, Paul Wood (farmer);

## GEORGETOWN—\$29,000

Fred Becker, Jr. (butcher), Hammond Cooper, Elbert Fley (farmer), Joseph Lang; 1 undertaker.

## GIRARD—\$75,000

Thomas Davies (retired), Wm. Pinkerton (shipping foreman);

## GREENVILLE—\$199,000

Walter Buchanan, Patrick Burns, Della Dinning, John Ellinghausen (farmer), Geo. Farst (retired), Sylvester Hawes (physician), Benjamin Hughes, Eugene Husted (physician), Karl Katzenberger, Robt. Manix (attorney), Ammen Mider, Hugh Onkst, Vearl Shiverdecker, Geo. Taylor (sec. Treaty Co.), John Werner

## HAMILTON—\$968,000

John Albers (polisher), Frank Barker (pres., The Carr Milling Co.), Ed. Becker (painter), John Bindhamer, John Braun (retired), Henry Buchheit (retired), Wm. Campbell (paper maker), Lizzie Coyle, Meyer Fogel (executive sheet metal works), Stanley Geisler, Velta Geisler, Alvin Heath (teacher), Albert Hoffman (farmer), Frederick Humbach (sec. Model Laundry), Wm. Ittel (auto repairs), Robt. Johnson, Roscoe Lewis (farmer), Carol

## JACKSON—\$91,000

Arch Claar, James Eubanks, Fred Kauer (sheet metal worker), David Lloyd (teamster), Joel Ross.

## KENTON—\$151,000

Pearl Blair, John Deringer, Burton Harrison (retired), James Hartle (farmer), Jacob Jenkins (roofing company), Joseph Jonash (florist), Carl Price (granite merchant), Earl Rutledge (mgr., The News-Republican), H. Schwartzgebel;

## LAKEWOOD—\$916,000

Over 81 Ordinary Claims  
Esther Bishop (teacher), Chas. Burnett, Geo. Collister (engineer & Mgr. Steel Fabricating Co.), Geo. Cornell (paint contractor), Christian Duwe (upholsterer), Wm. Evans (retired), Burton Fischley (owner & mgr. accounting firm), Esther Galich, Andrew Gamery, Wm. Glidden (treas. varnish company), Robt. Graham (grocer), Joseph Harlow (manufacturer), Lundus Hildie (heating engineer), Louise Hueber, John Kelley (roadmaster), Ervin McConoughy (building contractor), Vernon Merrick (insurance agent), James Nightingale, Julius Peltz (student), Anna Posedley, Albert Presian (gardner), Glenn Reed, Eva Richard (retired), Roy Rush (credit mgr.), Robert Sadler, John Schaab, Ralph Stofor (pres. Sash & Door Co.), Carl Tremmel, James Troupe (salesman), Lydia Wells, Robert Williams (physician), Arthur Young (manufacturer);

## LANCASTER—\$252,000

Robert Bail, Carl Judy, Ed. Kerr, Ed. Mithoff (pres. Hocking Valley Natl. Bank), Wm. Nolder (retired), Burt Parks (insurance agent), Thos. Paskell, Anna C. Pearce, Benjamin Potts, Henry Snoke, Wm. Strait, Lawrence Tipple, James Walter, Winfield Yaw; 1 executive, 1 retired.

## LEIPSIC—\$31,000

Clarence Bright (mailman), Geo. Kneller, Charlie Seitz (service lineman).

## LIMA—\$819,000

## Over 55 Ordinary Claims

## CLAIMS BY AMOUNTS:

1—\$25,000 or over

5—10,000 to 25,000

1—5,000 to 10,000

6—3,000 to 5,000

8—2,000; 34—1,000

Lillian Andrews, Ray Bethe (storekeeper), John Boose, Besse Counsellor, Giovanni Diomede (shoemaker), Francis Edman (farmer), Cecilia Franks, Almira Gochenour, Flora Green, Geraldine Haller, James Hill, Wm. Hoover (retired), Oles Howell (compositor), Arnold Jacobs, Glynn Kelley, John Klavas, Lyman Kruse, Wm. McCoy (clerk), John McGough, Raymond Mahler, Earl Miller, Merle Miller, Albert Miorin (foreman), Gottlieb Nietermayer, Wm. Parent (physician), Eva Siferd, Carl Snook (merchant), Roy Sodders, James Swain, Arthur Thomas (business mgr.), David Walters, Elsie Walters, August Wehinger (tile & brick manufacturer), Ralph Wellington, Geo. Wonfor (photographer), Oscar Young (mgr. Lima Agency Ohio State Life Ins. Co.);

## LISBON—\$167,000

Myron Edis (funeral director), Chas. Heim (mechanical engineer), Wm. Moore (retired), John Morrow, Cyrus Newhouse (farmer), Edwin Sexton.

## LORAIN—\$315,000

Albert Armstrong, Felix Arrieta, John Dzoba (millworker), Metha Hartwig, Emma Medvec, Alice Molyck, Gergina Penkova.

Industrial Company: No. 12, 45 claims, \$11,873.

Names in each town are only a partial list of claims paid during 1937.



## Ohio—Continued

## SIDNEY—\$84,000

Samuel Carey (foreman), Waldo Gaines (physician), Ord LeMaster, Helen Martz, Geo. Millhoff (farmer).

## SOUTH EUCLID—\$82,000

Oscar Anderson (cost accountant), Arthur Bazeley, Norman Smith

## SPENCERVILLE—\$28,000

John Butcher, Linus DeBra, Rosa Schwinen.

## SPRINGFIELD—\$873,000

Edwin Armstrong, Thomas Birch, Irving Bradford (retired R. R. clerk), A. Burnett (former bookkeeper), Elsworth Carder, George Collins, Forest Detwiler (service station attendant), Curt Free, Wm. Freye, Henry Hohlmaier, Jr. (foreman), Robert Hughart (dentist), John Hunt, Stanley Hutchings, Oscar Kunk (furniture salesman), Geo. Lindner (architect), Joel Littleton, John Mendenhall (chemist), George Metcalf (supt. piano dept.), Daniel Peck, Benjamin Peters, Jacob Rowand, Earl Summers (traffic manager), Raymond Van Dyke, Benjamin Weber, James Wren (core maker), August Zink (foreman); 1 mfr., 1 restaurateur, Industrial Company: No. 15, 74 claims, \$13,883.

## STUBENVILLE—\$622,000

Thos. Barclay, Harry Blethrow (supt. steel works), Benjamin Boyd, Albert Brueckner (pumpman steel mills), Hugh Carlin, Helen Cleary, Trevor Cooper, Geo. Cox, Lula Herbst, Lonzo Hill (dentist), Henry McAnulty (truck driver), Rose McCarroll, Flora McWilliams, Mathew Murphy, Wm. Noonan, Sue Powers, Wm. Robertson, Wm. Scott, Wm. Smith, John Stroup; Industrial Company: No. 14, \$14,348.

## STRUTHERS—\$90,000

James Liddle (clerk), Mary Meek, James Rees, Joseph Reimer, Emma Rodwell, Wm. Walsh (auto & tire dealer).

## TIFFIN—\$386,000

Alice Carrick (teacher); Vincent DeBarbie (candy shop owner), Alva Harding, Ernest Hasemeyer (executive), Chas. Sterrett, John Spraggins (supt. machine shop), Eugene Stacy (grain buyer), Emmet Zoller (electrical engr.);

## TIPPECANOE CITY—\$55,000

Jos. Bechoit (barber), John Bracht (grocer), Orville Migner, Wilmer Staley

## TOLEDO—\$6,383,000

Over 263 Ordinary Claims  
Over 269 Industrial claims

Wayne Anderson, Stanley Andrews, Katherine Aufderheide, George Ayers, Frank Baldwin (buyer), John Barber, James Baumgardner (retired), Wm. Benien, Lewis Benton, Irving Bittner (retired), Grover Bixler (carpenter), Adam Boes, Ed. Boller, Khatom Brabhan, Frederick Brancheau, Marie Breseske, Alexander Brown (engineer), John Bukovics (marble polisher), Elizabeth Burzynski, Fred Campbell (grocer), Anthony Chloppek (retired), Wm. Ciralaky (meat packer), Amelia Clarke, Iva Clark, Chas. Crook (pres. furniture company), Harry Cuppy (manager service company), Edgar Curtis (cabinet maker), Edward DeCant (farmer), Theodore DeCuis (foreman), Marjorie Devlin (reporter), Mary Dobrzykowski, Carleton Douglas, B. Downing, John Durst, Cleo Elliott (yardmaster), Frank Emerson, Mickal Emick, Louis Esik, Samuel Epler, Henry Faber, Edith Eike, Walter Fishack (salesman), Fred Frame (cigar salesman), Wm. Frank, Robt. Geis, Carl Giese (prop. coal company), Joseph Gill, Chas. Golus, Stanislaw Golus, George Grossenbacher, John Haidle (buyer dry goods), Warren Hall (merchant), James Henderson (clerk Toledo Trust Co.), Martin Higgins (machinist), Clarence Hill, Chas. Hillbrand (cigar salesman), Lewis Host, Izek Hoofner, Harry Hutchinson (retired).

Joseph Jackson (deputy county treasurer), Clarence Knapp (druggist), George Korhumel, Stanley Kwiatkowski, Ervin Landis, Daniel Laytort, Chester Lee, Leo Levitt (optometrist), Fred Lewis, Frieda Loebelson, Ross Loomis (retired physician), Harold Lotz (retired army officer), Chas. McDonald (plumber), Albert Maag (salesman), Eugenia Marsh, Bertha Mattison, Harry Menikel (treas. merchandise company), Roswell Messingmeyer (stock & bond salesman), August Meyer (foreman Toledo scale mfr.), Bruno Miesalski, Wm. Mittendorf, Chas. Neeb, Alozy Nowaczyk, James O'Hern, Peter Orth, Frederick Osgood (millinery salesman), Albert Otto, Jr. (barber), Benjamin Patrick (physician), Marguerite Pemberton, Anna Peterson, Bruce Pollock (carpenter), Raymond Powers, James Price, Ernest Rae, Frederick Ramm (cabinet maker), Nicholas Rassel, Howard Rees (inspector), Anton Remmert, George Roberts, Samuel Rohr, John Rupp.

Herbert Schach, Jay Schulak, Chas. Schwartz (electrician), Barbara Scully, Earl Seren (manager shoe dept., Lion Store), Wm. Sharpnack (carpenter), Jennie Sheridan, Chas. Shultz, Clare Skinner (pres. The Toledo Wheelbarrow Co.), Bertram Sorgenfrei, John Staczynski, Vivian Sutherland, Lena Toedter, James Towner (retired fireman), Joseph Tablic (clerk), George Wales (machinist & drillman), Roland Werner (stock clerk), George Wieland, Helen Wilcox, Frank

## LAW OF AVERAGES PROTECTS AGAINST MISFORTUNE

"I have always placed a high value on insurance in all forms," said George D. Crabbs, President, Philip Carey Mfg. Co., Cincinnati, "because it is only through this means that we can avoid serious harm through unexpected happenings. No individual is warranted in running the risk of his being unfortunate as an individual when he can protect himself by taking advantage of the law of averages through the various forms of insurance."

Williams, Mable Wilton, John Wissing (glass worker), Chas. Worf.

Industrial Companies: No. 8, 116 claims, \$28,565; No. 9, 67 claims, \$21,649; No. 12, 11 claims, \$2,258; No. 15, 75 claims, \$21,420.

## UPPER SANDUSKY—\$67,000

Wm. Hauff, Hilan Metzgar, Joseph Neidig, Gerald Secoy, Lola Trautwein, James Troup (mgr. cream station),

## URBANA—\$74,000

Peter Boisen (farmer), W. Pence (telegrapher), Ralph Wilson; 1 dairyman.

## VAN WERT—\$146,000

Delles Agler (photographer), Fred Conley (physician), Mary Cryer (retired), Arthur Gilpin, Otto Miller (baker), Ralph Rucklos (merchant), Sumner Walters (judge).

## WADSWORTH—\$82,000

Carlyle Davis (rubber worker), Wallace Freeborn, Arthur Lowes

## WAPAKONETA—\$58,000

Harry Dingler, Lorenzo Wheeler (farmer & painter), Chas. Wisener

## WARREN—\$645,000

Ruby Anderson (coil winder), Geo. Angstadt, Louis Brown, James Escott (machinist), Jacob Ewalt (treasurer), Frank Gehring, Josef Gurca, George Moser (county recorder), June Roderick (secretary), Nicoletta Sabatino, Don Snow (R. R. switch repairman), Robt. Storey, Lee Van Metre (deputy in county auditor's office), Wm. White (grocer), Eugene Zeller (hardware salesman);

## WASHINGTON C. H.—\$64,000

John Evans (R. R. clerk), Leonard Janes, Melba Smith, Cecil Van Gundy.

## WATERVILLE—\$14,000

Mae Carlen (clerk), Ida Fausz

## WILCOUGHBY—\$48,000

Wm. Hurst (section foreman), Arthur Rutland (retired); 1 grocer.

## WILMINGTON—\$74,000

Albert Bangham (salesman), Lizzie Hadley, James Huffman (retired farmer), Chas. Ward; 1 police chief.

## WOOSTER—\$186,000

Joseph Butler (contractor), Anna Howard, Wm. Keen (attorney), Wm. Lee, Marcus Limb (deputy state fire marshal), Frederick Ungerer (farmer).

## ZENIA—\$138,000

Wm. Ferguson (farmer);

## YOUNGSTOWN—\$2,129,000

Over 140 Ordinary Claims  
Over 240 Industrial Claims

Benjamin Agler (pres. Benjamin Agler & Co. Insurance), Ruby Anderson, Harry Bauman, Walter Bauslaugh, Blaine Beach, Ernest Beckham (buyer), Nathan Bernstein, Raymond Bevan, Frank Burns, Andrew Carlson (building contractor), Marian Carlton, Lukacz Cegledy, Rosie Cefotanti, Carmon Chapin (filing dept. foreman), Maria Ciscen, Chas. Conrath, John Donioky, Andrew Egler (supt. Open Hearth-Youngstown Sheet & Tube Co.), Wilber Gamble (collector for hardware store), Herman Gasser (machinist), Michael Gombos, Chas. Gonda, Chas. Grannigan (gas station owner), Ada Griffith, Frank Haun, Louis Hawley, Mary Hotham, John Hunt, Frederick Johnson (carpenter), Thomas Jones, Joseph Kamensky, Wm. Kane, Anna Kirtos, Peter Kristonko, Ferdinand MacDonald (car washer), John McCoy, Philip McIntee, Doris McIntyre, Wm. Madden (sheet metal worker), Harold Mantle, Julia Marko, Clark Matteson, John Maxwell, Andrew Middleton, Elmer Miller, Teresa Mitch, Catherine Monroe, Ralph Nesvetzky, Sara Pittenger (teacher), Joseph Pogany, Robt. Pringle, Jr., Eva Prokopcak.

James Quinton, Wm. Rager, Clifford Reents, Carmel Rega, Edwin Ridder (painter), Frank Saulino (retired), Adolph Schaffert (engineer Truscon Steel Co.), Adam Schmidt, Edward Sheridan (steel worker), Harriet Shields (retired), Harry Sigel (R. R. crossing watchman), Martin Slanina (pipefitter), Robt. Sloan, Fred Smart, James Smock, Margaret Solomon, Sophie Stauch, Joseph Stouffer, Adelaide Stratmon, Harry Sweetwood, Kate Szucs, Fred Thompson, Henry Uhlinger (chemist), Anthony Ursetta, Samuel Van Orman, Andrej Vansac (painter in steel mills), James Vogan (physician), Oscar Watkins, Katharina Weiss, John Wellman, Wallace Wolf (threshing machine operator), Al-

bert Woods (electrician), John Wright, Mary Wrobleksi, Andy Yacko, Joseph Zeller;

Industrial Companies: No. 8, 124 claims, \$34,229; No. 12, 46 claims, \$8,512; No. 15, 70 claims, \$18,953.

## ZANESVILLE—\$622,000

Over 43 Ordinary Claims  
Over 47 Industrial Claims

Julia Allen, Ulysses Ashcraft, Wm. Battenhouse, George Best, Samuel Bowman (gen. mgr. Kearns-Gorsuch Bottle Co.), John Brooks, Anna Cannon, Thomas Crossan, Percy Eynon, Herman Frederick, Wm. Friesinger (merchant), Pauline Granger, Alfred Hopps, Howard Linn (moulder in foundry), John May, Neva Miller, Frank Nugent, Carl Penick, Clair Pletcher (salesman), Sam Saad, Leo Schonhar, Louise Smith, Chas. Spiker, Geo. Wilson (farmer), Owen Wilson, Roy Winn, Chas. Wood;

Industrial Company: No. 12, 47 claims, \$5,347.

## OTHER OHIO TOWNS—\$10,677,000

## (Partial list)

●Adamsville: Auta Johnson.—Adelphi: R. Bowsher (dentist).—Agosta: D. Beckley.—Albany: Agnes Ross.—Alexander: H. Parsons.—Alvordton: J. Bricker (farmer).—Amelia: C. Bissantz (farmer), 1 stock dealer.—Amherst: R. Short (stone cutter).—Amsterdam: John Spillman (physician).—Arlington Heights: T. Hawke.—Ashville: H. Reese.—Avon: J. Bacher (farmer).—Avon Lake: J. Major (factory janitor).—Bainbridge: A. Free (farmer & stock buyer).—Bald Knob: W. Clark (physician).—Barnesville: W. Botkins.—Bascorn: J. Wertz (farmer).—Bashan: Physician.—Batesville: G. McPeck.—Bayard: E. Beatty, J. Hahn (farmer).—Beach City: A. Wingate.—Belle Center: C. Trautwein.—Belmont: C. Wilcox.—Berea: J. Kort (grocery foreman).—Berlin Center: Student.—Bethel: H. Snider.—Bexley: H. Brightman (sales engineer).—Black Run: L. McKee (farmer).—Blanchester: C. Setty.—Bloomville: G. Hartschuh (farmer), S. Shade (farmer).—Bluffton: B. Dillman.—Bono: J. LaDuke.—Botkins: R. Boyer.—Bradner: Mail carrier.—Bremen: E. Kerr, 1 nurse.—Brewster: D. Morris.—Brice: Bookkeeper.—Brinkhaven: R. Lewis, Marion Stringfellow.—Brookfield: Farmer.—Buckeye Lake: G. Pumphrey (filing station attendant).—Burghill: Florist.—Burlington: L. Forge (veterinarian).—Byesville: Ruth Aegeter.—Cadiz: W. Carson (farmer), O. Ruckstuhl.—Cairo: J. Shults (assembler).—Caledonia: W. Glathart.—Camden: J. Stewart (farmer), 1 farmer.—Canal Winchester: Mary Painter, H. Raver.—Candfield: J. Sieckdorfer (caretaker).—Cardington: I. Fleming (farmer).—C. Neal (physician).—Carrollton: W. Wallace, 1 farmer.—Cedarville: W. Trout (merchant).—Centerberg: H. Bell (mgr. Loan Assn.).—Centre Belpre: Merchant.—Chandlersville: 2 farmers.—Cherry Fork: C. Milligan (teacher).—Chesapeake: J. Eaton.—Cheserhill: G. Wymer (farmer).—Clayton: Bank liquidator.—Clinton: A. Allan (retired merchant).—R. Rennie (machinist).—Cleveland: J. Combs.—Coldwater: Retired.—Columbus Grove: P. Davis (store manager).—C. Seitz.—Congress Lake: W. Wagner (executive).—Conneaut: Farmer.—Convoy: Helen Hoover.—Coolville: H. Calloway (teacher).—Copley: S. Miklos (farmer).—Cortland: L. DeWaldo (farmer).—R. Trumbull.—Covington: E. Trembly (leaf tobacco dealer).—Creston: C. Kidd (farmer).—Cumberland: L. Scott.—Custar: Emma Leiter.

●Danbury: J. Wahlers (farmer).—Dennison: E. Denzer, J. Fox.—Deshler: H. Behrmann (retired farmer), R. Blanke-meyer.—Dexter City: Hardware merchant.—Dixon: J. Baker (farmer).—Dover: J. Laub, J. Spahr.—Dover Center: F. Walker.—Doylestown: D. Baysinger (farmer).—Dublin: Retired rubber company salesman.—Dunbridge: J. Smith (physician).—East Rochester: C. Roach (farmer).—East Sparta: Ruth Ellison (tile checker).—Eaton: Esther Coning, J. Ryder (physician).—Edison: C. Mozier (station agent).—Edon: A. McDorman.—Elida: Live stock breeder.—Elmore: H. Bahnsen (minister), 1 contractor.—Englewood: C. Fawley (shipping clerk).—Etna: C. Sahr.—Euclid: G. Selby, 1 health inspector.—Evansport: W. Bethmel (farmer).—Fairpoint: J. Morgan.—Fairview: W. Peterjohn.—Fardale: J. Cece (farmer).—Fayette: A. Boucher (dentist).—Fayetteville: Gertrude McCaren.—Fort Jennings: F. Beining.—Ft. Recovery: J. Metzger, Stella Wurm.—Frankfort: O. Tootle (owner Concord Oil Co.).

—Franklin: J. Crager, M. Driscoll.—Freeport: E. Longworth.—Galloway: R. Fish.—Garfield Heights: C. Priebe (cigar clerk), J. Slowsy (grocer).—Garrettsville: Frances Bruner.—Geneva: E. Schroeder, 1 farmer.—Genoa: G. Sheldon (freight agent), J. salesman.—Germantown: Reba Heitzer.—Gettysburg: W. Beck (farmer).—Gibsonburg: Tool dresser.—Glendale: C. Heiler.—Glenford: K. Fisher (farmer).—Gomer: A. Watkins (farmer).—Grafton: Alma Crowell.—Granville: F. Sheppardson (professor U. of C.).—Greenwich: W. De-witt (baker).—Grove City: I. Barbee (carpenter), C. Sheets.—Groveport: Retired.—Hannibal: S. Dulaney (gardener), 1 farmer.—Harrietsville: Farmer.—Harrisburg: Laura Phillips.—Harrison: E. Endres (insulation company mgr.).—D. Jaisle (merchant).—Hartsville: Realtor.—Helena: Farmer.—Hicksville: B. Brown, D. Burley (farmer).—Highland: J. Hunter.—Hilliard: J. Fladt.—Hiram: N. Loudenburg (farmer).—Holgate: C. Oehus (salesman).—Holloway: G. Bethel (clerk).—Hudson: W. Tinker (secy. Lake Superior Iron Ore Assn.).

●Iberia: D. Trumpower (engineer).—Jacksonstown: Farmer.—Jacksonville: C. White (merchant).—Jamestown: Farmer.—Jefferson: Retired foreman.—Jeffersonville: E. Draper (farmer).—Jewitt: R. Burrell (bank cashier), 1 farmer. ●Kelleys Island: G. Keifer (well drill operator).—Kent: A. Pouldton (filter operator).—W. Walls (school supt.).—Kallbuck: R. Morris (chart changer of gas company).—Kingsston: W. Wood (farmer).—Kingsville: G. Kaul, C. Kendall (miller).

## "Always Life Insurance"

ILLINOIS—For many years my husband was in the grain business and after that until his health failed in 1929 he was a member of a firm doing business on the Board of Trade in Chicago. A mortgage on our home has two more years to run, so I took part of the insurance money to recondition the house to rent it. I hope to sell before the mortgage on it is due. The life insurance was all the estate excepting a few shares of almost no value in the two grain companies in which my husband was interested. It was a hard pull sometimes to pay the premiums on our insurance, but, as Mr. Jamieson always said, "You will get it," and I certainly did. Some of the insurance was left with the company at interest and I get the income regularly and on the dot. You can understand my reasons for saying "always life insurance."—Mrs. John A. Jamieson.

—Kinsman: W. Adrlon (supt. sand and gravel plant).—Kunkle: J. Burkholder (farmer). ●Lakeview: W. Rhamey. —Larue: Minnie Burbaugh.—Latty: J. Glass.—Laureville: D. McClelland (farmer).—J. Stump (farmer).—Lebanon: L. Jones, G. Taylor (state examiner).—Lewisburg: Supt. stone quarry.—Lewis Center: Lena Moyer.—Lewisville: Lucille Heft.—Liberty Center: B. Jennings (farmer).—Lodi: H. Hower (merchant).—Logan: G. Hengst (county treas.).—E. Ricketts.—London: W. Cline (clerk Power & Light Co.).—J. Yerlan (auctioneer).—Lore City: S. Szabo (farmer).—Lowell: Florence Weppeler.—Lower Salem: O. Smith (barber).—Lucasville: C. Hagaman (student).—Lynchburg: J. Dollinger. ●McComb: F. Fletcher.—McCutcheonville: C. Welker (farmer).—McDonald: Mill operator.—McGuffey: H. Brooks, 1 grocer.—Madison: T. Durey, 1 farmer.—Magnolia: R. Armstrong (auto repairer), J. McCreery (undertaker).—Malta: Retired.—Manchester: E. Porter (supt. of schools).—Mantua: T. Verog, E. Wilson.—Marshallville: C. Bowers (meat dealer).—Masury: E. Dazich.—Mechanicsburg: H. Byerly (farmer).—Medina: Elizabeth Farkas, 1 linotype operator.—Mendon: G. Nuding (farmer).—Mentor: Jane Gray, 1 merchant.—Metamora: A. Feeback (owner oil company).—Middleport: U. Junkermann (physician).—Milon: F. Heckelmann, 1 farmer.—Milford: Farmer.—Milford Center: C. Pfaltzgraf (student).—Miller City: M. Konst (restaurant).—Mineral City: C. Gher.—Minerva: J. Schmachtenberger, 1 furniture dealer.—Mogadore: F. Hoff (retired), 1 school supt.—Monroeville: Farmer.—Morrill: W. Busler.—Mt. Gilead: W. Creswell.—Mt. Hope: E. Kraus (hardware merchant).—Mt. Orab: D. Klein (farmer).—Mt. Sterling: F. Adrian (farmer), J. Andrews (auto dealer).—Mowrystown: E. Porter.

●Navarre: F. Borden (driver coal mine).—F. Spangler.—Neffa: E. McFarland (lumber dealer).—Nelson: C. Farnster-maker (rivet bucker).—Nelsonville: D. Hale.—New Athens: W. Simpson (farmer).—C. Holland: Steamboat captain.—Newburgh Heights: J. Slivka.—New Carlisle: Minister.—New Knoxville: E. Mahn.—New London: A. Marshall.—New Madison: F. Armacost, C. Schlientz (manager flour mill).—New Milford: F. Ott (auto salesman).—New Paris: G. Brown (farmer).—A. Maiston.—New Philadelphia: M. Kennedy, S. Smith.—New Springfield: J. Senger (butcher shop owner).—New Vienna: J. Dick.—New Washington: F. Derr (retired butcher).—J. Karl (retired thresh-

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Ohio—Continued

er).—Ney: Truck driver.—North Industry: B. Brothers (farmer), O. Shew (carpenter).—North Lima: T. Jones, W. Wheland. —Novelty: C. Genske (farmer). —Oakwood: W. Matson (farmer).—Oberlin: S. Miller (physician), C. Summers.—Orient: E. Siniff.—Orwell: R. Hill.—Osborn: Mamie Casebolt.—Ottawa: W. Beutler (R. R. agent), W. Blodgett (farmer).—Overpeck: K. Hazlett. —Pandora: J. Reese (farmer), J. Schutz (farmer).—Paris: A. Snyder (farmer).—Parma: Violet Franck, 1 company supt.—Pataskala: F. Palmer.—Payne: G. Elick (retired merchant).—Peoli: G. Sipes.—Perrysville: J. Cole (farmer), Elizabeth Humphreys.—Phalanx-Station: H. Klammer, 1 carpenter. —Piedmont: T. Beatty (merchant), L. Hibbs (farmer).—Pioneer: F. Touse (jeweler).—Plain City: E. Hall (farm manager).—Plymouth: G. Sillman, D. Simmons.—Point Place: E. Potter.—Poland: J. Charlton (clerk steel mill), R. Porter. —Pomeroy: R. Rawlings (harness manufacturer), 1 auto dealer.—Port Washington: R. Porcher (blacksmith), P. Reidenbach.—Prospect: J. Cheney.—Put-in-Bay: Wanda Leshied.

●Quaker City: G. McPeck (stock dealer). ●Radnor: J. Lloyd.—Reading: Barbara Schmidt.—Reynoldsburg: G. Good (minister).—Richmond Dale: Elba Francis.—Richwood: Martha Foster, M. Burley. —Rockford: R. Hiffner, T. Wilson (salesman).—Rockland: Merchant.—Rome: Farmer.—Rootstown: F. Ott (salesman). —Rossburg: E. Winterowd (farmer). —Roundhead: Lois McCauley (teacher). —Rudolph: G. Perry, Jr. (farmer). —Rushsylvania: W. Hassler.—Rutland: J. McKnight. —Sabina: W. Dakin (attorney), J. Kelley (farmer).—St. Clairsville: E. Hart.—St. Johns: W. Musser.—Salineville: J. Kirk.—Savona: Stella Wright (telegrapher).—Scottown: J. Heffner.—Sebring: E. Stanley, 1 proprietor.—Shadyside: W. Wilson.—Shaker Village: Sign painter.—Sharon Center: Salesman.—Sharonville: H. Yung (farmer).—Sherwood: S. Openthaler (farmer).—Shiloh: W. Taylor.—Shreve: C. Easburn (farmer).—Silver Lake: C. Schwartz (candy manufacturer). —Smithville: D. Sauder (druggist).—Somerset: E. Mathews.—South Vienna: Luella Runyan.—Spencer: J. Auble, M. Haines.—Stow: Hilene Fuchs.—Summit Hill: J. Bigler.—Sunbury: L. Wheeland.—Swanton: L. Nickle (farmer).—Sycamore: G. Stucky, druggist.—Sylvania: C. Brady (retired). —Tallmadge: E. Beach.—Thornville: J. Welsh (retired).—Trenton: A. Maddox.—Trinway: R. Reynolds.—Troy: J. McLean (salesman).—Troy: G. Dolinger, Margaret Penrod.—Twinsburg: A. Herrick (banker), C. Miller. —Uhrichsville: F. Mazurke, J. Peters.—Unionport: R. Wilson (truck driver).—Uniontown: H. Crawford, E. Gladden (farmer).—Uniope: M. Kaufman.—Utica: Sarah Workman. —Valley City: F. McClelland (farmer).—Vanue: Cora Monday.—Vermilion: A. Nicholl (accountant).—Versailles: C. Rehmer (farmer), Effie Sanderson.—Vinton: H. Butler (mortician). —Wakeman: C. Bement, W. Didelius (mailman). —Walbridge: W. Kissack (farmer).—Warrensville: W. Leggett (telegrapher), C. Stewart.—Warwick: Superintendent.—Wauseon: F. Kenyon.—Wayne: W. Buzza (oil pumper).—Waynesburg: F. Dieringer (mailman).—Wellington: W. Mosher.—Wellsville: J. Paisley (bookkeeper). —West Alexandria: A. Hunter (physician). —Westboro: C. Tribbet.—Westerville: R. Francis (physician), 1 farmer.—West Farmington: G. Sulman.—West Jefferson: W. Reese, C. Stone.—West Lafayette: H. Thompson.—West Mansfield: I. VanCleave.—West Unity: F. Hutchison (farmer). —Willard: R. Conger (farmer).—Williamsfield: Nathalie Powers, Sarah Haughn.—Wilmington: C. Zurcher (retired carpenter). —Winchester: T. Moore (farmer), W. Shriver (merchant).—Woodfield: R. Decker.—Worthington: H. Jeffers, Jr. (signalman).—Wyoming: J. Peck (attorney & former federal judge). ●Yellow Springs: J. Drake (farmer). ●Zaleski: W. Fischer (merchant).

## "No Other Resources Except Life Insurance"

ARIZONA—At the time of the death of my husband he was mining in Mexico and, like all mining men, he spent all ready cash he had for the development of the mine. When he died, he had no other resources except his life insurance, for which we struggled so hard to keep in force. After his death I drew part of the amount to pay funeral expenses and other debts owing at that time. The remainder was converted into an annuity which pays me an income per month. This, with what little I am able to earn, brings me a moderate income. I do not know what I would have done were it not for this life insurance money, as I could never have paid off our debts, and at my age it would have been impossible for me to secure a position which would have paid me a living wage. Needless to say, I highly recommend the carrying of life insurance by everyone.—Mrs. S.

## OKLAHOMA

Total Payments .....\$22,700,000  
Rank in Payments .....30th  
Rank in Population .....21st  
Payments Per Capita .....\$9.00

(For towns with fewer claims see end of list)

## ADA—\$127,000

Henry Boren, Roland Dixon, Kirgus Johns, Jessie Lane, Walker Massey, Fred Vance, John Wheat, Homer Wyckoff.

## ALTUS—\$139,000

W. Clapper, L. Ewing, G. Elliott, W. Ferris, C. Garrett, S. Lewis, J. McMahon, J. Milliken, J. Reid, S. Rendleman, F. Smith, M. Starkey, Georgia Whiteside, Clifford Ward.

## ANADARKO—\$59,000

Carter McClure, Henry Marxsen, Finis Roberts, Terrill Thomson.

## ARDMORE—\$176,000

Noah Cisco, M. Cochran, Paul Cochran, Will Gardner.

## BARTLESVILLE—\$195,000

Orville Birden, Gwen Crawford, William Gill, George Hendrickson, John Henkle, James Ross, Samuel Spalding.

## BLACKWELL—\$85,000

William Humphrey, John Sheets, John Snapp.

## BRISTOW—\$72,000

Rufus Godwin, Henry Hillerby, David Kelly, Louden Rutledge, James Vickers, Clyde Whiteker.

## CHEROKEE—\$31,000

Dolph Cyphus, Sherman Hill, Hiram James, Hiram Jones.

## CHICKASAW—\$206,000

Una Burton, George Lafin, Dr. Arthur Nunnery, Henry Stinson.

## CLINTON—\$67,000

Anita Avant, J. Fleming, John Lee, Mrs. C. Weeks.

## DRUMRIGHT—\$71,000

Samuel Alexander, Albert Ferguson, Levi Harden, Dorothy Hartsuck, Marvin Reed, Adelaide Russell.

## DUNCAN—\$96,000

Knox Garvin, William Glass, Rev. John Moseley, Jr., Lessie Wilson.

## EL RENO—\$86,000

Fritz Alwida Elkins, Cornelius Franklin, Fritz Melberg, Henry Wolf.

## ENID—\$295,000

Joseph Barkley, Charles Day, Arthur Grace, Lois Jackson, Willis Johnston, America Landrum, Elmer Porter, Howard Reese, Gerlene Smith, Thomas Windsor.

## ERICK—\$37,000

Woddie Campbell, William Davis, Walter Smith, Ebb Webster.

## GRACEMONT—\$13,000

Leonard Bentley, Dute Hickman, Louis Miller, Cleveland Robinson.

## GUTHRIE—\$87,000

George Anderson, Eugene Beland, Waldo Davis, Elmer Duehning.

## HENNESSEY—\$21,000

John Duffy, Jr., John Mirkes, Joseph Robinson.

## HOBART—\$68,000

Rev. John Fizer, Jack Murrell, Clarence Rhodes.

## KONAWA—\$26,000

Noah Armstrong, Lucy Dye, Samuel Williams.

## LAWTON—\$154,000

Thomas Autry, Peter Fontaine, Jr., George McMillan, Elbert O'Neill, Bert Ragsdale, John Woods.

## LEXINGTON—\$22,000

Lewis Hill, Mary Howerton, Henry Stein.

## MCALISTER—\$248,000

Mary Humphrey, Alonzo Moseley, James O'Leary, William Reed.

## MADILL—\$16,000

Alice Fuller, James Montgomery, Alva Winingler.

## MANGUM—\$49,000

Charles Holman, Laura Pruitt, Erving Shipman.

## MEDFORD—\$35,000

Frances Gulick, Lawrence Roseberry, Berlin Smith, Augusta Stevenson.

## MINCO—\$25,000

William Gurley, Ernest Koerner, Frederick McNeil, Theophilus Parrott, John Taylor.

## MUSKOGEE—\$340,000

Verne Gorman, George Grimes, Vilena Pastorius, John Riedel, Helen Ward, Harry West.

## NEWKIRK—\$29,000

Frank Clark, Rufus Johnson.

## NORMAN—\$323,000

Minnie Beard, Gordon Fuller (att.), Oscar Murray, Bert Pierson, John

## "Others Failed, but Life Insurance Was Paid in Full and Immediately"

IOWA—As his widow I am the sole beneficiary under the insurance left by my husband. The large percentage was left with the life insurance companies to accumulate until I am 55 years old and then the amount will change into a life annuity. When my affairs are settled I will probably put several thousand more into annuities. Without this insurance it would have been necessary to go to work and, although I am a university graduate and a trained and experienced secretary, it would have been almost impossible for me to get a position on account of my age. During the past few years it has been almost impossible to save any money, but we felt that the life insurance premiums were our most important saving and it has proven to be the truth. For, although banks have failed, jobs have been lost, all of the insurance was paid in full and immediately. I have been offered so many and marvelous ways to use this money, but the past experiences I have had surely showed me that the insurance companies and their safe and conservative methods are best for women in my position and they are keeping my money for me—Mrs. M.

Roney, Clarence Spires, Rosie Stoner, Thelma Whaley.

## OKEENE—\$37,000

Ernest Black, Charles Harris, Alois Johannesmeyer, Rev. Rudolph Lorenz, George Seneker.

## OKEMAH—\$56,000

John McKinney, Sam Palmer, John Plum.

## OKLAHOMA CITY—\$3,123,000

Over 172 Ordinary Claims  
Over 153 Industrial Claims

## CLAIMS BY AMOUNTS:

2—\$100,000 or over  
5—25,000 to \$50,000  
13—10,000 to 25,000  
14—5,000 to 10,000

Jessie Anderson, Charles Aniol, Bedford Autry, Otha Avent, Ulysses Baughman, Clarence Blocher, Isaac Bloom, Charles Bragg (att.), Charles Bronaugh, Beryl Broomfield, Arthur Brown, Robert Carruthers, Frank Cissen, James Clark, Eulis Coleman, Rola Colvert, E. Conley, G. Cornell, Dr. William Cummings, E. Dudley, Charles Eads, George Faulkner, Louis Garland, Alfred Goldman, Clemens Heninger, Robert Hickox, Silas Holder, Barney Holliday, Russell Hubbard, Jr., Horace Hurley, Sidney Ingham, Lee Langston, Claude Leinbocker.

E. McNeely, B. Markland, George Massey (att.), John Matsenbaugh, Leo Maxwell, Roscoe Mills, Clifton Northam, Frances Osborn, Paul Payton, David Puckett, Charles Rasure, Rowland Richards, Louis Rutherford, Larkin Selman, Aubrey Sharpe, Ernest Sharpe, Clarence Snowden, John Stock, J. Sullivan, Gartman Sutton, Leon Taylor, James Thing, John Utz, Dr. Robert Walker, James Wheeler, William Williamson, Robert Wilson, John Wright.

Industrial Company:—No. 15, 153 claims, \$44,117.

## OKMULGEE—\$244,000

A. Burtcher, Thomas Dean, Lunn Eng, John Lamer, Norman McKay, T. Pistole.

## PAULS VALLEY—\$52,000

William Hays, James Reaves, Mera Stokes, Frances West.

## PONCA CITY—\$165,000

Marion Barrett, Jesse Berryman, Melvin Case, James Childers, Edward Hackney, Marion Loughmiller, Julius Sanders, Byron Tullar.

## PRYOR—\$23,000

George Cannon, Cecil Sparling, John Whitsel.

## SAPULPA—\$141,000

William Baker, Edward Brodie, William Cleveland, Nicholas Hermes, Edward Patches.

## SEMINOLE—\$168,000

Ernest Alcorn, Chester Chance, Chester Cothes, Herbert Dees, James Dees, Ralph Geer, Carl Klintworth, James Porter, Herbert Wineland.

## SHAWNEE—\$180,000

Joseph Ellis, Aaron Fincher, Leonard Hampton, Walter Mosier.

## SNYDER—\$18,000

Clarence Hobson, Charles Johnston.

Names in each town are only a partial list of claims paid during 1937.

## STILLWATER—\$72,000

S. Garman, T. Hawthorne, O. Miller, Dick Simpson.

## SULPHUR—\$50,000

Howard Dunham, D. Sampley, Jr., Henry Ward.

## TULSA—\$2,541,000

Over 111 Ordinary Claims  
Over 75 Industrial Claims

Jesse Boller, Benjamin Boatwright, Dr. Hubert Callaghan, Craster Campbell, James Cloud, Claude Dawson, Ockmond Dawson, Edward Pike, Alfred Greenstreet, James Harvey, Robert Hicks, Orvel Jackson, Eugene James, John Joyner, Louis Keys, Jones Kinsley, Lois Klima, Morris Landau, Charles Liemberner, Daniel McCarty, Emit Phillips, Isaac Plost, Franklin Rogers, Harold Rowe, Michael Sheehan, John Shoemaker, Robert Smith, Steven Smith, Robert Switzer, John Todd, Voris Vandever, Edward Von Holten, James Wheelley, Charlie Williamson, Columbus Wilson, Clarence Winteringer, Herbert Woodward, Ross Workman.

Industrial Company:—No. 15, 75 claims, \$20,676.

## WAGONER—\$46,000

John Kirk, John Leonard, Conrad Mell, Joseph Sullivan.

## WALTERS—\$70,000

R. Chambers, Joseph Harley, Thomas Moore, Charles Reece, Cleveland Shaw, James Winchester, Howard Yellings.

## WEATHERFORD—\$23,000

Arthur Clark, Erven Friesen, Charles Richards.

## WEWOKA—\$116,000

Edward Dearing, James Dees, Frank Smith.

## WOODWARD—\$60,000

Britt Eddings, Jess Edwards, John Harris, Samuel Morey, David Williams.

## YUKON—\$25,000

James Faulkner, Marion Hull, Josef Masopust, Wilfred Maxey.

OTHER OKLAHOMA TOWNS—\$1,208,000 (Partial List)

●Adair: William Bradley, M. Runyan.—Allen: L. Pigg, Lessie Scott.—Amorita: E. Alexander, Eda Allen.—Antlers: Cleo Florence, E. McCrary.—Atoka: J. Dean, W. Green.—Banner: I. Hayes, J. Mikulik.—Barnsdall: L. Brown, Esther

## "Insurance Companies Were 'Four Square'"

IOWA—I wish all I had dealings with following my husband's death were as "four square" as the insurance representatives and companies in which he was insured. I have six children. I bought insurance for myself and all the children, paid the mortgage, etc., and I am sure had we had to auction off all we had we could not have paid funeral expenses. One of our children will graduate in June and the two younger ones, thirteen and six. All of us, I think even to the youngest, will always appreciate what life insurance has meant to us.—Mrs. D.

Edmiston.—Beggs: R. Kirk.—Bethany: E. Pickens.—Bixby: J. Douglas, J. Wilsey.—Boynston: F. Highfall, Maude Kinser.—Broken Arrow: H. Gerlach.

●Carmen: R. Crawford.—Carnegie: D. Armitage.—Cheyenne: A. Cross, C. Rice.—Cleveland: Dr. C. Young.—Colgate: P. Gassaway.—Coweta: D. Burgess, W. Rust.—Cushing: J. Bucher, Cora Lueker.—Custer: L. Ratliff.—Cheyenne: G. Libby.—Dewey: H. DeLong.—Dover: T. Bruce.—Durant: J. Colbert, J. Knott.—Edmond: W. Huffman, Sarah Shinn.—Elk City: J. Galloway, K. Price.—Elmer: Mrs. L. Yell.

●Felt: J. McDaniel.—Fletcher: E. Dilling, Mrs. R. Whitehurst.—Forgan: A. Aaron, Florence Adams.—Fort Sill: Beatrice Liesveld, James Maddux.—Geary: H. Cassidy, C. Nichols.—Gentry: W. H. W. land.—Gould: I. Strickland.—Grandfield: S. Hoover, O. Wilson.—Hanna: C. Hawkins.—Holdenville: W. Harris, G. Stalon.—Hollis: E. Berry, T. Sheriff.—Hugo: J. Bryant, J. Walton, Sr.—Hydro: Dr. J. Henke.—Idabel: C. Huckabay, John Wright.

●Kaw City: C. Holt.—Kingston: W. Martin.—Leonard: J. Salmon.—Lindsay: W. Perry, G. Welsh.—Lone Grove: A. Richards.—Manchester: W. Long, Marquette.—W. Ladd.—Milfray: D. Purdy.—Millerton: G. Tyler.—Mooreland: W. Karsner.—Morris: Ruby Guinn, W. Park.—Nash: Dr. J. Tucker.—Nicoma Park: R. Watkins.—Minnehah: R. Carlton, H. Lindsey.—Pawhuska: J. Howard (att.).—Pawnee: C. Howrey.—Perry: E. Coyle.—Port: G. Church.

●Randlett: E. Parrack.—Ringwood: E. Walls.—Rocky: C. Golding, A. Means.—Rogue River: S. Moore.—Sayre: W. Brockman.—Schulter: N. Banhart.—Sharon: S. Wreath.—Sumner: G. Hansen.—Tackerville: J. Wilson.—Tahlequah: W. Casady, J. Leathers.—Temple: C. Keeney.

(Continued on next page)



Oklahoma—Continued

Thomas: W. Emberson, A. Nix.—Tishomingo: W. Lawrence (atty.).—Tonkawa: Katherine Henbree, R. Whinery.—Tuttle: A. Grimes.—Tyrone: V. Barnett. •Vinita: G. Clarke, L. Garrison. •Waurika: R. Grimes.—Wellston: B. Thomason.—Wetumka: Nouna Williams, E. Young.—Wilson: Mrs. L. Littlejohn, R. Taylor.—Wynona: Nettie McKelroy, J. Smithson. •Yale: S. Berger, C. Sparling.

OREGON

Total Payments .....\$25,800,000  
Rank in Payments .....24th  
Rank in Population .....34th  
Payments Per Capita .....\$25.36

(For towns with fewer claims see end of list)

**ALBANY—\$66,000**  
Ida Burt, Hugh McNell, Elias Truax.  
**ASHLAND—\$75,000**  
J. Anderson, William Davis, Walter Hunter, Fred Kenny, Dr. Francis Swendenburg.  
**ASTORIA—\$152,000**  
Axel Cederberg, George Ekstrom, Gustav Kesti, John Parpola, Walter Stringham.  
**BAKER—\$60,000**  
Harold Burke, Walter Clough, Fritz Schreck.  
**BEAVERTON—\$31,000**  
Charles Adams, Martha Fesler, Cora Guild.  
**BEND—\$71,000**  
Arthur Erickson, Ernest Mahaffey, Ivan Marr.  
**CORVALLIS—\$62,000**  
Platt Hathaway, Robert Huston, Esther Knowlton.  
**EUGENE—\$216,000**  
Robert Betts, Dugald Campbell, Rev. Andrew Chapman, Ernest Danner, Lawrence Frizzell, Dr. Harry Olson, Victor Peterson, George Todd, William White.  
**HEPPNER—\$22,000**  
David Justus, Jesse Wells, Samuel Notson (atty.).  
**HOOD RIVER—\$56,000**  
L. Bellinger, Allen Moore, Curtis Niman.  
**KLAMATH FALLS—\$167,000**  
Charles Baldwin, Leonard Bramwell, James Dixon, Albin Lundell, Edward Schultz, Walter Stevens.

GOVERNOR MARTIN COMMENTS

In commenting on the life insurance payments in Oregon last year, Governor Charles H. Martin said:

"We are all familiar in a rather general way with the benefits of life insurance, but to those directly affected it is something real and akin to a blessing.

"It is only when we consider the aggregate millions received by our citizens do we realize the true value to the state. These millions paid to Oregon citizens in 1937 constituted a substantial part of the state's wealth and to that extent contributed to its prosperity. This distribution of so great an amount of money in Oregon in one year is also gratifying in that it is the direct result of sound thrift and planned savings on the part of its citizens through the purchase of life insurance policies."

**LA GRANDE—\$75,000**  
Charles Bingham, Clarence Erwin, Alfred Milne, Caleb Williams.  
**MEMPHISVILLE—\$39,000**  
William Gunning, William Hagerty, Elwyn Harte, William Jerome, John Wilkin.  
**MEDFORD—\$161,000**  
Oliver Boggs, Austin Comstock, Charles Hartley, James Stevens, C. Thompson, Henry Wirth.  
**OREGON CITY—\$73,000**  
Emma Doane, Dr. Carl Meissner, Fred Molzan.  
**FENDLETON—\$115,000**  
Arvin Bloom, Wilson, Brock, William Ganger, Arthur Grimes, Paul Hemmelfarn, Olen Huey, Albert Koeppen.  
**PORTLAND—\$6,072,000**  
Over 359 Ordinary Claims  
CLAIMS BY AMOUNTS:  
1—\$500,000 or over  
2—100,000 to \$250,000  
3—50,000 to 100,000  
4—25,000 to 50,000  
5—10,000 to 25,000  
James Anderson, Louis Austman, William Azling, Augustus Bailey, Reinhard Bartel, Thomas Baumann, James Berg, Leslie Bradley, Jacob Brill, Henry

Buehner, George Campbell, William Campbell, Benjamin Cason, Henry Chambers, Charles Chandler, Frederick Cole, William Corcoran, George Couper, Dr. Henry Cramer, Orlando Davidson (General Ins.), Frederick Davies, Wilbur Davis, Charles Delfel, Robert Disher, Nels Doving, Donald Dymont, Henry Edgar, Joseph Farley, Ernest Faville, Melvin Fenske, John Forken, Anton Fried.  
Alex Galloway, Glenn Gelvin, DeRoy Groves, Charles Henderson, Robert Hicks, Elmer Hittner, Peter Hoeling, William Hutton, Andrew Inglis, Thomas Irving, David Justis, Guy Kayser, William Landauer, A. Larowe, Charles Laudien, Frank Leverett, John McDonald, Francis McMahon, George Martin, Edmund Mautz, Ernest Miller, Omer Monnett, Clyde Morrow, Lawrence Morrow, Edward Murphy, William Park, Andrew Patterson, John Paulson, Henry Perkins, Frank Post, William Rankin, Charles Redmond, George Rudberg, Dr. C. Sabin, Giles Sanderson, James Sanford, James Shepherd, Joseph Short, Merrill Smead, Earl Spicer, George Staley, Charles Stephens, Fred Stout, George Swengel.  
James Tontz, Samuel Torrence, Joseph Vervais, Edward Waldrup, Frank Wascher, Dr. Thomas Watts, Frederick Wellin, Clarence Wilson, Charles Zimmerman.  
**SALEM—\$266,000**  
George Anderson, Richard Blackwell, John Blum, Henry Boshardt, Frank Davey, T. Jones, John Karst, Jerry King, William Kirk, Frederick Shaw, Charles Smith.  
**OTHER OREGON TOWNS—\$310,000 (Partial List)**  
•Adel: W. Cahill.—Allrany: J. Bridgewater. •Bandon: D. Pruitt.—Beaver Creek: J. Mayfield.—Bly: D. Byrne.—Brownsville: E. Pearl. •Canby: C. Schmitt.—Carlton: O. Stitton.—Clackamas: J. Kier, F. Williams. •Elk City: L. Stewart.—Elsie: C. Jones.—Estacada: W. Davidson, G. Ellis. •Forest Grove: H. Benner, C. Tidball. •Gaston: C. Ott.—Grants Pass: W. Hoffman, J. Robinson. •Harrisburg: H. Grimes.—Hillsboro: C. Lamkin.—Hubbard: C. Sether. •Independence: M. Black, Margaret Richardson.  
•Keasey: W. Cummings. •La Pine: J. Howard.—Lebanon: W. Mason, Dora Zeitler. •Malin: B. Kamarad.—Marshfield: W. Douglas, C. Mahaffey.—Milton: Dr. C. Thomas.—Milwaukie: J. Howard, J. Miller.—Monmouth: G. Crofoot. •Nyssa: D. Duvall. •Oreoc: B. Mitchell. •Prineville: Dr. Harry Davis, Louie McCullough. •Roseburg: W. Moore. •St. Paul: T. Hughes, T. Kerr.—Scappoose: H. Hansen.—Scio: J. Liska, R. Rudd.—Sheridan: A. Johnson.—Sublimity: J. Ditter.—Summerville: G. McDonald.  
•Taft: A. Dickinson. •Umpqua: F. Good. •Wendling: E. Cox, C. Wicks. West Salem: W. Karker.—Willamina: R. Miller.—Woodburn: J. Haugen, J. Hunt.

PENNSYLVANIA

Total Payments .....\$275,500,000  
Rank in Payments .....2nd  
Rank in Population .....2nd  
Payments Per Capita .....\$27.18

(For towns with fewer claims see end of list)

**ALLENTOWN—\$375,000**  
Candia Egedio, Raymond Deiley, Joseph Isaac, Wm. Mack, Lewis Musselman, Edgar Schantz, Dale Smith.  
Industrial Companies:—No. 2, 99 claims, \$21,883; No. 8, 215 claims, \$50,628; No. 11, 87 claims, \$11,146.  
**ALTOONA—\$910,000**  
Caroline Bennett, Gertrude Bingham, John Bistline, Howard Bussard, Edward Cessna, Wm. Ebner, Margaret Stover, John Werner.  
Industrial Company:—No. 8, 55 claims, \$9,787.  
**ARCHBOLD—\$68,000**  
Frank Haser, Thos. McDannelle, Martin Murphy.

Names in each town are only a partial list of claims paid during 1937.

STATEMENT BY PENNSYLVANIA INSURANCE COMMISSIONER

Owen B. Hunt, Insurance Commissioner of the State of Pennsylvania, issued the following statement in connection with the announcement of last year's insurance payments:

The huge total of payments made by life insurance companies to citizens of the state of Pennsylvania during the past year shows that life insurance is one of the most steadfast and reliable of our institutions.

"The paying out of these savings at the time when they are most needed has a powerful influence in softening many of the contingencies of life that would otherwise fall so harshly on our people.

"It is interesting to note that about sixty percent of all these payments went to living policyholders. This is a proof that individuals are more and more using life insurance as a method of providing in times of plenty for their own future as well as for that of their dependents."

BEAVER—\$215,000

Frank Douth, Frank Lundquist, Felix Stone.

BEAVER FALLS—\$240,000

Thomas Barnes, David Daniels, Dorothy Denome, John Flickinger, Louis Grimes, Rudolph Meyers, Gertrude Porter, Irma Ryan, Leroy Worch.  
Industrial Companies:—No. 11, 41 claims, \$12,104; No. 12, 51 claims, \$9,310; No. 16, 203 claims, \$42,031.

BEDFORD—\$41,000

Ida Diehl, George Sipe, Harry Wertz.

BETHLEHEM—\$642,000

Jos. Amberg, Rose Antoni, Alphonso Duggan, Mabel Hartsell, Adelia Lynn, Robert Metzger, Walter Smock, Stephen Sopko, Imrie Toth, Loretta Williams.

BLAIRSVILLE—\$57,000

Harold Fairbanks, Sliman Hanna, James Miller.

BRADDOCK—\$298,000

Alvin Barnes, Alvah Drake, John Gordick, Michael Gorham, Theresa Gulas, Annie Healey, Elizabeth Kettering, Wm. Lanhan, Josef Malik, Janos Pastor, Michael Sadvary, Joseph Shadlock, Wm. Shearer, David Shelby, Andrew Wargo.  
Industrial Companies:—No. 11, 43 claims, \$7,001; No. 13, 89 claims, \$21,504; No. 16, 78 claims, \$18,836.

BRADFORD—\$490,000

John Abrams, Wm. Hogan, Archie Luxenberg, Hubert Merry, John Tomas, Fred Walker.

BUTLER—\$440,000

Eugene Cuny, James Feldman, Simon Feldman, Rose Leone, John Leyland, Wm. McCafferty, Stephen Mucha, Arthur Murtland, Pete Nini, Nicola Pistola, Daniel Ritzert, Emil Schmid, Wm. Thompson, John Weeks.  
Industrial Company:—No. 11, 28 claims, \$5,642.

CARLISLE—\$136,000

Martin Fry, David Spidle, Dr. George Zimmerman.

CARNEGIE—\$150,000

Francis Burns, George Faunce, Richard Langer, Nickolas Zinski.

CHARLEROI—\$115,000

Michela Aquilina, Frank Beazell, John Kubis, Thomas Redd, Paul Ryland.  
Industrial Company:—No. 11, 63 claims, \$9,866.

CHESTER—\$690,000

Jas. Desmond, Edw. Kestner, Harry McCoy, Glenn Reinert, Wm. Ryan.  
Industrial Companies:—No. 2, 102 claims, \$20,808; No. 8, 386 claims, \$76,820.

CORAOPOLIS—\$460,000

Ann Ellis, Floyd Ferree, Harry McMahon (retired executive).

DONORA—\$217,000

Jerome Anderson, Otto Hauck, George Stewart, John Whitsett, Wm. Watson, Sr.

DORMONT—\$155,000

Albert Bruckman, Samuel Cornell, Robt. Greer, Alexander Kincade, Samuel Moore, Clifford Parsons.

DUNMORE—\$210,000

Mary Crane, John Madden, Edward Samson.

EASTON—\$512,000

Wm. Durlan, George Field, Andrew Johnson, James Quiney, Paul Staples, Chas. Trowbridge (minister).

ELLWOOD CITY—\$96,000

Albert Dahl, Nathan, Feldman, John Gelbach.

ERIE—\$1,280,000

Over 97 Ordinary Claims  
Over 345 Industrial Claims  
Frederick Adams, Thomas Armstrong, Erastus Berry, Friend Cage, Her-

bert Carpenter, Jacob Heintz, Lucas Hersberger, Forrest Hill, James Kelly, John Krieg, Arthur McDonald, Leon Morris, Opal Nash, James Nelson, Jacob Pinski, Wm. Pollow, Fred Radack, Chas. Radaker, Daniel Rehner, Merton Sawday, James Stafford, Chester Strickland, Jacob Swartwood, Adam Tryzinski, John Tuckey, Andrew Warhol, O. Washburn, Josiah Work, Henry Yentes.  
Industrial Companies:—No. 8, 127 claims, No. 16, 218 claims, \$51,124.

FABRELL—\$93,000

J. Elm, Harry Stitt, Jakob Wirges.

FORTY FORT—\$71,000

George Ballamy, Sheldon Dilley, Helen Hannigan, Wm. Munster.

FRANKLIN—\$160,000

John Logue, Thomas Mitchell, Charles Parks.

GREENSBURG—\$347,000

Rebecca Barclay, Thomas Barclay (banker), Elmer Bowman, Harry Burket (pres. Atlantic Crushed Coke Co.), Wm. Hisker, Richard McIntyre, George Meyer, Hugh Morgan.  
Industrial Company:—No. 11, 32 claims, \$6,079.

GREENVILLE—\$95,000

Victor Belles, Nevin Smith, Thomas Zuver.

HANOVER—\$145,000

George Hull, Jr., Norman Moyer, Roy Parr.

HARRISBURG—\$1,588,000

John Balsbaugh, Harry Bankier, Earl Baptisti, John Barr, A. Blake, David Budnick, Wm. Buhrman, Samuel Ebersole, George Fleck, John Gance, Alfred Hebel, Hartman Holly, Edward Runk, Paul Shrauder, Dr. John Stevens, George Straub, Horace Strayer, Edwin Strine.  
Industrial Companies:—No. 11, 50 claims, \$8,337; No. 13, 57 claims, \$8,745; No. 15, 30 claims, \$6,532.

HAWLEY—\$59,000

Edward Chandler, Leota Holbert, Michael Nallin.

HAZLETON—\$615,000

Albertus Biscombe, John Fortuna, Rafaelo Lomanto, Charles McGeehan, Raymond Montellus (dentist), Barbara Paoli, Alexandria Pietrasiewicz, Geo. Rody, John Tkach, John Tomaszek.  
Industrial Company:—No. 2, 52 claims, \$15,439.

JERSEY SHORE—\$130,000

Wm. Coover, Robert Dunbar (pres. Crystal Ice & Coal), Harry Kissell.

JESSUP—\$145,000

John Fedorco, Vito Geroulo, Akym Hoynads, Katherine James, Michael Kanyuch.

JOHNSTOWN—\$816,000

Carrie Blough, James Doran, Ray MacDonald, Charles McKeown, McClure Rowland, Steve Sandor, Harry Schall, Harry Schmiermund, John Shreve, David Smith, John Strobel, Emil Young.  
Industrial Company:—No. 8, 97 claims, \$26,358.

KINGSTON—\$290,000

Jas. Brennan, Frank Harbester, George McDonnell, Stanley Oerkvitz, Patrick O'Keefe, Joseph Williams.

KITTANNING—\$76,000

Almeda Helm, Jos. Lattanzio, John Porter.

LANCASTER—\$915,000

Levi Bixler, Kersey Carrigan, John Coyle (atty.), Simon Edelson, Harry Field, Wm. Roy.

Industrial Companies:—No. 2, 40 claims, \$7,515; No. 8, 103 claims, \$21,721.

LANSDOWNE—\$287,000

Herbert Crozier, Miles Fox, Robt. McKee, Clarence Neal, H. Smith, Ivo Thomas, David Yeaman.

LATROBE—\$164,000

Lehman Hauger (ins.), Joseph Hill, Glenn Myers, Paul Neely, Joseph Tokar.

LEBANON—\$277,000

Robert Brandt, Milton Donough, Walter Imboden, Ira Kreider, Harrison Shuey.

(Continued on next page)



## Pennsylvania—Continued

**LEECHBURG—\$80,000**

Daniel Maher, Martin O'Leary, Paul Shuster.

**MCADOO—\$73,000**

Steve Crnovich, Michael Perisock, John Snolich.

**MCDONALD—\$61,000**

Eli Carlier, Wm. Lockhart, Louis Steinman.

**McKEESPORT—\$656,000**

John Badali, Abe Brown, Joseph Cardone, Walter Clasper, James Crossland, Steven Frinsko, John Kereczman, Jr., Milka Miscovich, Campbell Probert, Holdsworth Robinson, Clarence Schoeller, John Simpson, Charles Thomas, Samuel Vaughan.

Industrial Companies:—No. 8, 249 claims, No. 12, 33 claims, \$5,665; No. 16, 70 claims, \$17,553.

**McKEES ROCKS—\$118,000**

Blazej Nowak, Mike Toth, Martin Ulanin, Peter Zarzency.

**MEADVILLE—\$173,000**

Alton Kellogg, Edgar Kingsley, Curtis Webb.

**MECHANICSBURG—\$66,000**

John Forry, John Harmony, Carl Hoffman, George Martin, Joseph Meilly, George Vorchach.

**MONESSEN—\$210,000**

Dr. Howard Day, Frank Destefano, Onni Hanninen, Michael Kasper, Frank Kent, Moses Pangborn, Thomas Valetic.

**MONTOURVILLE—\$38,000**

Audrey Doeblar, Abner Hall, James Lynch.

**MT. LEBANON—\$125,000**

John Edwards, Wm. Miller, Grace Newton.

**MT. PLEASANT—\$60,000**

Louis Fierro, Wm. Ghantos, Geo. Sebek.

**NEW CASTLE—\$456,000**

John Bevan (ins.), Nicholas Bobosky, Hazel Gutelius, James Hogue, Lela Kerr, Louis Mather, Ceinwen Meehan, Walter Reynolds, Thomas Welsh.

Industrial Company:—No. 11, 32 claims, \$5,053.

**NEW KENSINGTON—\$158,000**

James Booth, Berth Porter, Dr. Leyden Wilson.

**NORRISTOWN—\$692,000**

Margaret Kernan, Chas. O'Connell; 1 attorney.

Industrial Companies:—No. 2, 29 claims, \$7,515; No. 8, 167 claims, \$31,998; No. 11, 108 claims, \$13,293.

**NORTHAMPTON—\$83,000**

Emma Longyear, Meri Simkom Earl Smith.

**OIL CITY—\$390,000**

Harry Dupont, Samuel Frank, Edwin Pierce, Curtis Weaver, Charles Wurster.

**FENEBROOK—\$26,000**

Joseph Endress, Oscar Leese, A. Lincoln Shope.

**PHILADELPHIA—\$35,060,000**

Over 544 Ordinary Claims  
Over 7,309 Industrial Claims

**CLAIMS BY AMOUNTS:**

3—\$500,000 or over
1—250,000 to \$500,000
8—100,000 to 250,000
11—50,000 to 100,000
27—25,000 to 50,000
79—10,000 to 25,000

Frank Akers, Ezra Anderson, Geo. Arbuckle, Samuel Bacharach, Arthur Baruch, Joseph Becker, Jack Bitting, Francis Bonelli, Benjamin Bress, James Brown, John A. Brown, Joseph T. Brown, Edward Burwell, Wm. Canney, James Cantwell, Arthur Carlson, C. Cauce, Joseph Chapin, John Charlton, Clarence Clark (investment banker), Eugene Clarence, Hugh Clayton, Joseph Cochran, Laurence Cornish, Daniel Crawford (pres. Hotel Pennsylvania), Samuel Deacon, Frank Devine, Abraham Dogulov, Dan D'Orazio (ins.), Edward Dunn, David Edelstein, Harry Elfreth, Harry Erb, Walter Esling, George Ewen, Wm. Felin, Morris Felzer, Arthur Fording, Cornelius Furey, Charles Gallagher, Albert Goldberg, Ray Goldstein, Joseph Greiner, Wm. Hewitt, Robert Hirsch, Adolph Hirschberg, Hampton Howell, Fred Hustwick.

George Johnston, Harry Kadane, Charles Kaplan, Max Kaplan, Oliver Karr, Harry Kase, Michael Kelley, Robert King, Russell King, Thomas Kirk, John Klock, Rudolph Krueger, Jr., August Kunzig, Charles Landwehr, Harry League (pres. Quaker City Iron Works), Herman Lessig, Alexander Levy, Joseph Levine, Morris Lipshutz, Albert Littell, John Lowe, Charles Lux, Joseph McNally, Franklin McCracken, Howard McCullough, Michael McHugh, Walter Madden, Andrew Melnik, Jacob Metzler, John Monagan, Wm. Moran, John Moser, Matthew Munro, Paul Natter, Joseph Neff, Joseph Nibling, Frank Noonan, Jr., Herbert O'Drain, Garion Oliver, Paul Orth, Lester Osborn, Charles Packard, Charles Parrott, Abraham Plett.

John Richarby, Geo. Rodger, Jas. Roe, Benj. Rose, Henry Rosenthal, Frank Rudd, Hyman Saltzman, Edmund Schairer, Wm. Seibold, August Sellers, Ashbridge

## PROMINENT PERSONS WHO LEFT INSURANCE

**Laurence C. Witten**, Cincinnati, former general agent the Massachusetts Mutual Life, died in March, his age 51. He served from 1916 as general agent until obliged to retire on account of ill health in 1935. Under his supervision the Cincinnati agency became one of the company's leaders. He was active in civic affairs and was one of the original members of the charter movement which made Cincinnati known as one of the best governed cities in the country; he was a graduate of law at Washington & Lee. His widow survives.

**George F. Steele**, New York City, was general manager of the Canadian Export Paper Co. of Montreal until 1922, a prominent figure in the newsprint industry. His death followed a long illness at 78. He had been president of his own company, representing several large paper mills. After graduating from Lawrence College at Appleton, Wis., he entered the paper business starting as bookkeeper. Surviving are his widow and several children.

**John C. Wolke**, sales manager for L. Sonneborn Sons, Inc., New York, dealers in oils and chemicals, died in Upper Montclair, N. J., after a long illness of heart disease at the age of 45. He had been with the Standard Oil Co. of N. J. for many years. His widow, two daughters and three sons survive.

**Andrew J. Miller**, partner in the investment banking firm of Hallgarten & Co., New York City, died of a heart ailment aboard the liner Conte de Savoia bound for Italy. He was born 70 years ago in Washington, graduated from Georgetown University, and engaged in the real estate business there. He went to New York to be vice-president of the Equitable Securities Co. He was a director in numerous copper companies and transportation lines. His widow and daughter survive.

**Langford C. Whitford**, prominent western New York contractor, died of a heart attack at his home in Wellsville, N. Y., at the age of 49. He had built many of the large civic, educational and industrial structures in that section of the state. He was active in civic affairs and took an interest in the Boy Scout movement.

**Atlee Pomerene**, United States Senator from Ohio, 1911-1923, died in Cleveland of pneumonia. Was board chairman of the Reconstruction Finance Corporation under Herbert Hoover, and prosecutor with Owen Josephus Roberts, of Teapot Dome oil lease cases under Calvin Coolidge. His age was 73.

**F. C. Allison**, Nashville, who until his retirement in 1929 was state agent of the Pacific Mutual Life, died at 64. He had been in failing health for some time. The idea of Life Insurance Week was conceived by him in 1923 and through the cooperation of various Tennessee ministers the observance was given impetus from the pulpits. The governor of Tennessee proclaimed the first Sunday in October as Life Insurance Day; the National Association of Life Underwriters

Sharpless (Atty.), Leeson Shields, Burton Simon, Joel Steiner, Bert Stem, David Stevens, Nicholas Strack, Man Tesla, Henry Thanner, Godwin Thomas, Jas Tracy, Edwin Tyler, Geo. Untis, Louis Wagner (ins.), Ralph Waldman, John Wall, Robert Waters, James Watson, Francis Watts, Dr. Lanphear Webb, Charles Weidemann, Fred Weiner (atty.), John Welch, Nathan Wexler, George Whitehouse, Wm. Wilson (atty.), Samuel Yocum.

Industrial Companies: No. 2, 771 claims, \$171,426; No. 4, 701 claims, \$39,494; No. 8, 4,785 claims, \$1,001,216; No. 11, 43 claims, \$69,007; No. 12, 372 claims, \$77,055; No. 13, 71 claims, \$15,003; No. 15, 171 claims, \$29,263.

**PITTSBURGH—\$30,255,000**

Over 683 Ordinary Claims  
Over 2,130 Industrial Claims

**CLAIMS BY AMOUNTS:**

5—\$250,000 or over
4—100,000 to \$250,000
14—50,000 to 100,000
22—25,000 to 50,000
63—10,000 to 25,000
85—5,000 to 10,000

Chas. Allison, Saul Alterman (ins.), Edw. Amity, Clarence Anderson, Theodore Anthony, Louis Arkin, Harry Bailey, James Barber, Walter Bastian, Orrill Baughman, Adolph Behrensberg, Joseph Bell, Jr., Harris Bermer, Louis Bernstein, John Eissel, Dennis Eiland, Ira Brison, Regis Byrnes, Robert Carroll, Frederick Caten, Newton Clements, John Clifford, John Cole, Robert Collins, David Crawford, John Crowley, Frank Cummings, Thomas Dean, Wm. Dean, Harry Dixon, Rev. Gustav Doege, James Douthitt, Thomas Dunn, Frederick Ehringer, Karl Elder, Dr. Andrew Elliott, Milton Englert, Jerome Farquhar, Wm. Felding, James Fetterman, Howard Fisher, John Flynn, Charles Foster, John Fraba, Herman Friedman.

that year went on record as approving the idea.

**Homer J. Forsythe**, Montclair, N. J., official of the General Motors Corp., died at Pinehurst, N. C., after an appendix operation. He was 52. Had been an executive for some years with E. du Pont de Nemours & Co. before joining General Motors as general manager the Hyatt Roller Bearing Division. Among the many clubs to which he belonged is the famous Tinwhistle Club of Pinehurst; a director of the National State Bank of Newark. His widow and daughter survive.

**Joseph T. Alling**, chairman of the trustees of University of Rochester and board chairman of Alling & Cory Co., wholesale paper, died at the age of 82. One of the oldest active business men in Rochester, was prominent in civic and religious affairs. A graduate of the University of Rochester, member Phi Beta Kappa, and belonged to many clubs.

**Thomas H. Gammack**, broker of New York City, died of an embolism at the age of 37. Graduating from Harvard in 1920, studied abroad for a year then worked as a reporter on various New York papers. Organized the brokerage house Gammack & Co., was later drafted to be executive assistant to Joseph P. Kennedy, chairman of the Securities and Exchange Commission. Shortly before his death he had been elected to the board of governors of the New York Stock Exchange. His widow survives.

**George Puchta**, former mayor of Cincinnati, died at Manila in April, attributed to an abdominal ailment complicated by pneumonia. Taken ill aboard the liner President Coolidge, upon landing was taken to St. Luke's Hospital. His age was 77. He got his first job at the age of 14, later bought a mill supply business now known as the Queen City Supply Co. Interested in many enterprises, was director of the Fifth Third Union Trust Co., a founder of the Cincinnati Frog and Switch Co.

**George Graham**, executive vice-president of the Manhattan Life, died in New York City of a heart attack at the age of 55. Had been with his present company since 1936, had been vice-president the Central States Life to that time. His life had been devoted to insurance since coming from his native Scotland in 1906; had been actuary of the Capitol Life, Denver, and actuary for the Illinois insurance dept., also Missouri State Life. A fellow and former president of the American Institute of Actuaries, and former president the American Life Convention. Surviving are his widow and four sisters.

**John Weld Peck**, Cincinnati attorney, died after an illness of several months. His widow and two daughters survive. He was a graduate of Harvard and the Cincinnati Law School. A member of the law firm of Peck, Shaffer & Williams, he was trustee of the Southern Railway and president of the board of trustees of Miami University; for a number of years had served as federal judge of the Southern District of Ohio.

Chester Garvey, Joe Gilbert, Wm. Gleason, Carl Goettmann, Robert Gordon, Marshall Greenberg, Frank Gregory, Wm. Grimes (atty.), Wm. Hall, Euben Harding, Otto Hartman, Matthew Henning, Ruth Henninger, Carl Herlman, Lewis Hicks, Jr., Paul Higgins, John Holleran, R. Russell Huggins, Jr., Charles Irr, Samuel Jacobson, Dr. Michael Kaplany, John Kipper, Nicholas Kopp, Andrew Korpa, Harry Krider, Frederick Landau, Tessa Landau, Michael Lane, Philip Lapp, Wm. Latta, Dennis Deahy, Abraham Leventhall, Joseph Levin, Max Lifshitz, Arthur Little, Harvey Lowry, Paul Lustig, Frank McAllister, Rich. McCarthy, Archibald McCartney, Dr. Wm. McConnell, John McDonald, Robert McKay, Solomon Mallin, Benjamin Maryland (ins.), Mrs. Sara Davidson, Wm. Merriam, Clyde Metcalfe, E. Molnar, Herman Myers.

Alfred Nalley, Malcolm Nesbit, Fred Niedhammer, Edw. O'Mahony, Michael O'Neil, Will Parker, Joseph Phipps, Milton Pinkerton, John Raab, Louis Reno, Nathan Rice, Peter Ridge, A. Riggs (dentist), Wm. Riley, Warren Roberts, Louis Robinson, Philander Rodgers, Frederick Rohrmann, Frederick Roth, Leonard Sarver, Henry Semmebrock, Bernard Sent, Claude Sexton, Harry Sheldon, John Sherrer, Wm. Shields, Carl Smith, Myles Smith, Thomas Snowden, Harry Solomon, Wm. Staley, James Stedeford, Hubert Tener, John Thorne, Wm. Trimble, Frank Vanderlip, Patrick Vaughan, Simeon Velar, Louis Vogel, James Warrick, John Wassel, Edward Welch, Thomas Williams, Fred Wissenbach, Aubrey Wolk, Charles Wunderly.

Industrial Companies: No. 2, 12 claims, \$2,330; No. 8, 791 claims, \$223,869; No. 11, 107 claims, \$24,577; No. 12, 120 claims, \$27,526; No. 13, 242 claims, \$48,212; No. 16, 758 claims, \$163,294.

**PITTSBURGH—\$171,000**

John Shallow, Marg. Sherwinsky, James Toole.

**POTTSVILLE—\$384,000**

James Archibald, Carl Bettler, Robt. Bigham, Chas. Gilmartin, Walter Schering, Patrick Sharkey, Henry Speecher, Simon Yedinsky.

Industrial Company: No. 2, 81 claims, \$25,126.

**PUNXSUTAWNEY—\$125,000**

Fred Hall, Earl McQuown, Frederick Vinson.

**READING—\$1,540,000**

Over 126 Ordinary Claims  
Over 155 Industrial Claims  
Clayton Cowden, Alice Engle, Gustav Oberlander.

Industrial Companies: No. 2, 41 claims, \$5,527; No. 8, 59 claims, \$13,895; No. 11, 55 claims, \$6,644.

**RIDGWAY—\$140,000**

Felix Eagen, Emma McGovern, Charles Salberg, Paul Solomon.

**ST. CLAIR—\$60,000**

Wasil Drejowich, Joseph Kubiza, Michael Skosnick.

**SCOTTDAL—\$82,000**

LeRoy Bowman, Roy Christner, Arthur Collins, Edwin Glasgow, Wm. Kelley, Edward McClain.

**SCRANTON—\$3,582,000**

Over 148 Ordinary Claims  
Over 109 Industrial Claims

Hyman Brandwene, Thomas Davis, Wm. Davis, Owen Dempsey, James Doherty (Pres. Gold Seal Mfg. Co.), John Edwards, Thomas Evans, Jeremiah Hand, Henry Herskovits, Raymond Hunt, Myer Kabatchnick (atty.), Jacob Krieger, Kenneth Lengler, Max Lewenson, Geo. Makin, Joseph Mills, Michael O'Boyle, Henry O'Hara, Walter Pendell, Luther Phillips, Albert Rexroad, Michael Rohlich, Isaiah Rosenthal (ins.), Clemente Rossi, Charles Roth, David Sears, Martin Shipp, Peter Snelson, Jas. Tierney, Louis Watres (atty.), D. Williams.

Industrial Company:—No. 2, 109 claims, \$30,413.

**SHAMOKIN—\$561,000**

Wm. Dornbach, Alan Hack, Carolina Paskowski, Lee Terzopolous, Charles Wertman.

Industrial Company: No. 2, 81 claims, \$18,695.

**SHARON—\$265,000**

Kenneth Foster, Alvera Kershner, Peter Kudzelka.

**SHENANDOAH—\$270,000**

Dave Demancyk, John Kuskofsky, Stiney Parchutski, Petronella Dench, Peter Romandow, John Theophilos.

**SMETHPORT—\$24,000**

Lura Day, Arthur Rice, Rebecca Rockefeller.

**SOMERSET—\$61,000**

Homer Davis, Rufus Meyers, George Ogline.

**STATE COLLEGE—\$75,000**

Edward Erb, Clyde Fishburn, Edward Fitts, Russell Nesbit.

**STEELTON—\$84,000**

Anna Buccieri, Mary Dundoff, Thomas Lawless.

**SUNBURY—\$161,000**

Jos. McCombs, Anna Pfenninger, Charles Shetterly.

**TEBROOP—\$55,000**

Jos. Bochensky, Stephen Shurant, Feder Worbey.

**UNIONTOWN—\$419,000**

John Christy, Alfred Franks, Alfred Jones (atty.), Grayson Latimer, John Leighty, James McMullen, Wm. Miller, Charles Wientge.

Industrial Company: No. 11, 34 claims, \$5,867.

**UPPER DARBY—\$405,000**

Fred Blackard, Elmer Broomall, John McHenry, Henry Reynolds.

**VANDERGRIFT—\$187,000**

Charles Artman, Rocco Calderone, John Kahl.

**WASHINGTON—\$520,000**

Mont Boehr, T. Walker Brown, Walter Cook, Charles Crawford, Earl Day, Louis Ferraro, Charles Hall, Samuel Morgan, Wm. Myers, John Paul, Harry Plymire, Samuel Vankirk, Harry Williams.

**WILKES-BARRE—\$1,340,000**

Over 60 Ordinary Claims  
Over 107 Industrial Claims

Andrew Buguski, Rudolph Cooper, Edward Davis, Robert Fleming, Herman Hoffman, Arline McLarney, Pat Mayock (dentist), Anthony Nabach, Patrick O'Brien, Sylvester Pleski, Antam Sukadelaki, Steve Sullivan, R. Turrell, John Wagner, Edward Weaver, Leon Willman, John Wolf.

Industrial Company: No. 2, 161 claims, \$30,926.

**WILKESBURG—\$315,000**

Wm. Gibson, John Magarise, Winfield Mayo, Chas. Walmer, Dr. Elton Warner.

**WILLIAMSPORT—\$885,000**

Over 52 Ordinary Claims  
Wm. Arter, Hovey Benedict, John Davis, Wm. Delbert, Alfred Dewitt, Jacob Everett, Lewis Gates, Luther Gardner, Charles Hill, Clifford Hiller, Joseph Reber, George Steinhilper, Fred Whitaker, Philip Yeager.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Pennsylvania—Continued

## WINDBER—\$72,000

Albert Bantley, Harry Dietz, Wm. Weiss (dentist).

## WYOMING—\$50,000

Freas Kleintob, Thomas Mosuck, Andrew Venchestei.

## YORK—\$1,262,000

Over 59 Ordinary Claims  
Over 107 Industrial Claims  
Herman Bancroft, Alton Bare, Arthur Boblett, Edna Dimmock, Oscar Ettline, Jacob Feder, Mary Jacobs, Earl Kessler, Hubert Hutsch, Dale Landis, Melvin Lehman, Michael Miller, John Myers, King Rickrode, C. Elmer Smith.  
Industrial Companies: No. 2, 6 claims, \$775; No. 11, 54 claims, \$5,659; No. 13, 47 claims, \$6,118.

## OTHER PENNSYLVANIA TOWNS—

\$7,200,000

## (Partial List)

●Aaronsburg: L. Musser.—All-quippa: Vincenza Fecca, G. Suhayda.—Apollo: J. Wanamaker.—Ardmore: H. Berger. ●W. Frank.—Aspinwall: R. Jar-dine. H. McIntyre.—Athens: J. Cook. B. Messner. ●Bala: J. McDonald, F. Walker.—Belle Vernon: A. Cook, M. Pidanich.—Bellevue: M. Concanon, G. Winsor.—Bolling Springs: Dr. G. Fambie, F. Grove.—Brockway: W. Quinn.—Brookline: W. Hoffman, C. Welsh.—Burgetstown: P. Biddle, Jennie McCurdy.—Byrnesville: R. McHall. ●Camp Hill: G. Allnut.—Canonsburg: W. Lantz.—Carbondale: J. Park. Industrial Company: No. 2, 13 claims, \$3,829.—Centralia: F. Pollard.—Cherry Tree: Dossa Harding.—Chestnut Hill: R. Gilkey.—Clairton.—E. Southwick.—Clintonville: L. Bolender, J. Dufford.—Cochran: J. Theuret.—Coalingdale: Catherine Blake, E. Murter.—Columbia: B. Froehel, L. Sterner.—Conneaut Lake: C. Griggs.—Connellsville: C. Cockins, A. Kurtz.—Corry: C. Adams, Dorothy Cros-ett.—Coudersport: C. DeWiese.—Cresson: W. Biller.

●Dallas: J. Jewell.—Danmore: F. Strick.—Dilliner: A. Pomroy.—Dover: M. Shoemaker.—Dunbar: G. Clark.—Duncansville: R. Stom.—DuPont: C. Champ.—Dushore: A. McDonald.—East Prospect: G. Antine.—Eckley: J. Kushner.—Eighty Four: A. Myers.—Elton: G. Hel-sel.—Emmlenton: D. Long.—Emsworth: M. Kaelin, R. Kidd.—Fayetteville: J. M. Braddock, C. Renstrom.—Fayetteville: J. Gray.—Ford City: J. Fichter.—Fred-ericksburg: J. Hertzog.—Gaines: G. Rob-ertson.—Gellat: G. Harding.—Gettysburg: C. Beachem, G. Schwartz.—Gilbertville: B. Baron.—Glassport: J. Stein.—Glen-dale: H. Roll.—Glenshaw: A. Nalley.—Glenside: A. Anderson.—Gouldsboro: H. Bennett, G. Shebaugh.

●Hallstead: D. Shay.—Hegins: M. Kessler.—Holtwood: H. Abbott, J. Herr.—Homestead: J. Bell.—Honesdale: Sarah Hafter, Hannah Mansfield.—Hudson: M. Hotz, J. Legareski.—Huntingdon: E. Saylor. ●Jackson Center: J. Mohney.—Jeannette: P. Ebeling, Nancy Pitel.—Keiser: J. Ores.—Kennett Square: H. Conson, A. Peters.—Knox: W. Hahn, Sarah Yonkers.—Kulpmont: M. Boslego, F. Kurland.—L. Belle: F. Maleilo.—Lans-dale: Pauline Douglas, M. Kofchok.—Lansford: Helen Falatovic, M. Kofas.—Industrial Company: No. 2, 5 claims, \$1,653.—Larksville: E. Williams.—Lenni: Woolen manufacturer.—Lewistown: W. Burlew, M. Koplovitz.—Lyndora: A. Par-lik, N. Wasilkiw.—McAdoo Heights: S. Strachis.—Maesville: S. Baron.—Maltby: E. Miller.—Mansfield: A. Carpenter, A. Stille.—Marysville: T. Barshinger, S. Good.—Merion: H. Hamilton, A. Ritten-house.—Meshoppen: D. Henry.—Mifflin-ton: H. Reynolds, Gladys Rickenbaugh.—Minersville: Wm. Surfield.—Morgan: J. Schraeder.—Morrisville: P. Ewald.—Mt. Carmel: J. Lucas, J. Ruths.

●Nanticoke: J. Katulka, F. Zim-merman.—Nesquehoning: J. Kusko.—Polkovich.—New Alexandria: W. Coffman, G. Kepple.—New Bloomfield: J. Shull, Martha Walter.—New Brighton: Dr. G. Hardesty.—New Philadelphia: Gertrude Buhlis, M. Gataveska.—Oakdale: J. Had-der, B. Hopper.—Oneida: Virginia Schwartz, J. Wok.—Parkers Landing: M. Shukley.—Phillipsburg: H. Crain, T. Mc-Causland, Jr.—Port Allegany: J. Ander-son.—Port Carbon: L. Wiregert.—Prospect R. Hindman.—Rankin: V. DiPaolo.—Ransom: Mary Roach, J. Toole.—Ren-frew: L. Christie, P. Gongaware.—Rochester: J. Douth, Roscoe W. Hanel.—Rydal: E. McGuckin.

●Sabinsville: W. Butler.—St. Davids: H. Biddle, W. Wright.—Sayre: W. Crawford, Reva Potter.—Shickelin-gton: J. Buckalew, J. Redall.—Shillington: W. Swavely.—Shippensburg: Dr. G. Clark, Cora Fisher.—Slatington: E. Engle, B. Snapp.—Spartansburg: L. Morris, G. Snapp.—Springfield: W. O'Callaghan, G. Snelers.—Stroudsburg: J. Cy-phers, R. Kistler.—Swissvale: Ida Dan-ten, A. Wilhelm.—Tarentum: F. Ekas, G. Moates.—Taylor: J. Atherton, J. Moore.—Titusville: G. Bayless, W. Weber.—Tunkhannock: Dr. W. Lazarus, Edna Robinson.—Ulysses: H. Johnson.—Up-land: S. Bell.—Verona: H. Meldrum.

●Wampum: M. Johnston, T. Mc-Graw.—Warren: B. Benson, R. Hutton.—Waterford: P. Molash, G. Skiff.—Waynes-boro: H. Frazee, J. Newcomer.—Waynes-burg: Daisy White, T. White.—Weather-

## "Thanks to Insurance Companies"

PENNSYLVANIA—I must say that had it not been for my husband's insurance I do not know what I would have done after his death for my health was not good enough that I could have done any work and the insurance is what tided me over. I am very strong for people buying life insurance if at all possible. I am very thankful that my husband was considerate enough to buy life insurance when he did. Thanks to insurance companies.—Mrs. C. H. L.

ly: F. Marchette, I. Young.—West Hazle-ton: V. Przybeck, E. Welliver.—West Pittston: L. Kresge.—Wheatland: H. Fulford.—Wilmerding: F. Muth, A. Yarosz.—Woodbine: W. Matson, Margaret Reineake, Woolrich: H. Jacobs, J. Morgart.—Wyomissing Hills: C. Gring.—Yardley: V. Gable (atty.), T. Stack-house.—Yatesville: J. Fabrisch, V. Fa-brizio.—Youngwood: J. Scott. ●Zerbe: F. Zernholt.

## RHODE ISLAND

Total Payments ..... \$25,600,000  
Rank in Payments ..... 25th  
Rank in Population ..... 38th  
Payments Per Capita ..... \$37.59

(For towns with fewer claims see end of list)

## NEWPORT—\$386,000

Leander Carr, Thomas Monahan, Harold Peckham.

## PAWTUCKET—\$1,360,000

Joseph Cinq Mars, Joseph Clark, William Mycroft, Joseph Southwick (ins.).  
Industrial Company: No. 8, 848 claims, \$197,059.

## PROVIDENCE—\$5,105,000

Over 177 Ordinary Claims  
Over 1,645 Industrial Claims

## CLAIMS BY AMOUNTS:

1—\$500,000 or over  
1—100,000 to \$250,000  
5—50,000 to 100,000  
8—25,000 to 50,000  
10—10,000 to 25,000

Amadee Allard, Edward Allen, John Barstow, J. Barthell, George Berkander, Louis Bolotow, Charles Cook, Dr. J. Du-beau, Walter Fuller (pres. Bradford Soap Works), Joseph Gagnon, E. Hamilton, Lauriston Hazard (pres. Hazard Cotton Co.), Dr. Charles Higgins, William King, Mrs. Lillian Lippitt, James Norton, Her-man Paster, Frederick Perkins, William Perry.  
Industrial Company:—No. 8, 1,645 claims, \$367,642.

## WOONSOCKET—\$1,050,000

Dr. William Bernard, Willie Bou-vier, Alphonse Gaulin, Isaac Eisenberg, Lucien Jarret, George Ostigny, Anred Pa-rent.  
Industrial Company:—No. 8, 450 claims, \$111,030.

## OTHER RHODE ISLAND TOWNS—\$3,433,000 (Partial List)

●Ashaway: F. Knapp. ●Central Falls: P. Thibodeau.—Clayville: Sarah Wood. ●East Providence: Edward John-son, Charles Leonard.—Edgewood: A. Fisher. ●Jamestown: T. Kirkpatrick.

## "Whatever Is Left Will Go into Annuities, of Course"

ILLINOIS—My late husband had a considerable amount of life insurance. How-ever, there were many obligations to be met and when these are taken care of the amount will be greatly lessened, as he had been ill for some time without earning capacity. He was very prominent in this locality and interested in every civic organization. He always was a strong be-liever in life insurance and when he was in his teens he took out his first insur-ance policy. He also bought insurance for our sons when they were very small. When his earlier policies matured as endowments we used the money to help build our home. When everything is taken care of, what-ever is left will go into annuities, of course.—Mrs. N.

Names in each town are only a partial list of claims paid during 1937.

●Nayatt: J. Lewis. Oakland Beach: G. Capron.—Oaklawn: W. Congdon. ●River-side: T. Fairweather. ●Wallum Lake: J. Singleton.—Warren: G. Barker.—War-wick: C. Owen.—Westerly: R. Barr.—West Warwick: H. Gaudreau; Industrial Com-pany:—No. 8, 250 claims, \$57,067.—Wick-ford: J. Clauson.

## SOUTH CAROLINA

Total Payments ..... \$18,800,000  
Rank in Payments ..... 33rd  
Rank in Population ..... 26th  
Payments Per Capita ..... \$10.10

(For towns with fewer claims see end of list)

## ANDERSON—\$522,000

Clifton Mitchell (ins.), Ralph Ramer, Winston Smith, Wm. Sullivan (Pres. Sullivan Hardware Co.).  
Industrial Company: No. 9, 52 claims, \$13,552.

## BENNETTSTOWN—\$69,000

George Hathcock, Baxter McLen-don, Jr., Wm. Pearson, Henry Thrasher, William Tillman.

## BISHOPVILLE—\$37,000

Kistler Blackwell, Ed. Galloway, John Watson, James Woodham.

## CAMPELLO—\$38,000

Thomas Finch, Guy Reid, Guy Reid.

## CHARLESTON—\$985,000

Charles Best, David Burns, Horace Connally, John Mott, James Owens, Dr. Kivy, Pearlstone, Joyce Ramage, Dr. Franklin Sams, Clifford Stokes, Wm. Wagner.  
Industrial Companies: No. 9, 309 claims, \$94,515; No. 10, 209 claims, \$22,472.

## CLINTON—\$42,000

Lonnie Lawson, George Little, Wil-liam Wolfe.

## COLUMBIA—\$1,075,000

Over 55 Ordinary Claims  
Over 294 Industrial Claims  
Eugene Barnett, Robert Cain, Mgr. (Jeff Hotel), John Cannon, David Elliott, Norman Gamble (vice pres. Land Bank), W. Gibson, William Gonzales (Pres. State Co. Publisher "The State"), Benjamin Hodges (law professor), Smith Lewis, Jesse Perry, John Pike, Henry Thompson, David Wesson, Frank Withers.  
Industrial Companies: No. 9, 197 claims, \$53,666; No. 10, 97 claims, \$11,222.

## DARLINGTON—\$66,000

Lewis Carter, Mome Fleming, Ru-ben Gardner, Albert Howie, William Lee.

## FLORENCE—\$42,000

Samuel Shipp, Edwin Turner, Oliver Woolbright.  
Industrial Companies: No. 9, 66 claims, \$16,032; No. 10, 141 claims, \$22,914.

## GREENVILLE—\$592,000

Charles Ballenger, Thomas Barfield, Jesse Christian, J. Cosgrove, Hiden Cox, William Farr, George Findlay, Robert Jones, Wm. Keith, George Kitchens, John Landrum, Russell Lowery, James Mor-gan, Jr., Christopher O'Sullivan, Jefferson Richardson, Carl Talley, Thomas Thur-ston, James Webb, Laurence Welch.  
Industrial Companies: No. 9, 166 claims, \$39,283; No. 10, 177 claims, \$27,375.

## GREENWOOD—\$273,000

H. Allen, Clifton Harvley, Luther Pratt.  
Industrial Company: No. 9, 98 claims, \$25,731.

## HARTSVILLE—\$36,000

Hamilton Fink, James McNair (Pres. PeeDee Furniture Co.), Wiley Moseley, James Rogers, Bennie Tedder, John Weaver.

## KEESHAW—\$48,000

Dr. Ernest Brasington, Donald Hin-son, Robert Sowell, W. Vincint, Samuel Williams.

## LAKE CITY—\$46,000

Joseph Boyd, Ezra Carraway, Charles Dudley, William King.

## LANCASTER—\$110,000

Henry Bennett, D. Furr, Albert Hinson, Walter White, David Williams (atty.).

## LATTA—\$48,000

Richard Berry, Herbert Bethea, John Garner.

## MINETT SIX—\$37,000

Theodore DeVore, Mark Towles, John Williams.

## ROCK HILL—\$195,000

Ira Adams, James Caldwell, Sadie Fudge, Martha Funk.  
Industrial Companies: No. 9, 62 claims, \$15,253; No. 10, 5 claims, \$477.

## ST. GEORGE—\$32,000

Edward Blewer, Charles Dukes, Dr. Perry McS. Judy, Ivison Mims.

## SPARTANBURG—\$726,000

Edgar Bishop, Horace Bomar (atty.), James Chapman (Pres. Inman Mills), John Cudd, William Fisher, Thomas Fox, James Hair, Hiram Kirky, John Ligon, James Maxwell, Hartley Mott, Pierce Poole, J. Stallings, Hickman Stribling, James Sutton, Wm. Wolfe, David Wylie.  
Industrial Company: No. 9, 185 claims, \$34,956.

## SUMTER—\$188,000

Joseph Commander, William Haynsworth, Charles Kingman, Furman Knight, Neill O'Donnell, Edward Pitts, Francis Riley, W. Spann, Ola Waddell.

## OTHER SOUTH CAROLINA TOWNS—\$578,000 (Partial List)

●Abbeville: S. Jones, E. McCord.—Allendale: R. DeLoach, Thelma Harter. ●Bamberg: F. Williams.—Barnwell: W. Dyches, S. Moseley.—Belton: W. Brown, J. Cothran, Industrial Company: No. 9, 72 claims, \$13,304.—Bethune: L. Clayburn. Boykin: A. Boykin. ●Cameron: E. Light-foot.—Chester: Callie Weir, Industrial Company: No. 9, 85 claims, \$21,064.—Cleveland: F. Wilson.—Clover: I. Camp-bell, Martha Campbell.—College Place: J. Lever.—Conway: H. Ambrose (Pres. Con-way Lumber Co.). ●Dorchester: J. Turner, G. Way.—Drayton: O. Caldwell.—Dun-barton: B. Owens. ●Easley: E. Hamil-ton.—Ellenton: J. Bolan. ●Fort Mill: T. Culp. ●Gable: E. Kennedy.—Gaffney: A. Clary, Wm. Wright.—Great Falls: Wm. Dill, Greer: Wm. Dill, F. Smith. ●Hardeeville: J. Windham.—Harley-ville: H. Bell.—Hodges: J. Morrison, Wm. Nickles. ●Irmo: H. Earle. ●Jen-kinsville: L. Keistler. ●Kingstree: S. McGill. ●Lamar: A. Watford, W. With-erspoon.—Laurens: T. Bennett, B. Jones.—Lexington: K. Roof.—Loris: M. Bullock, Ava Harrelson.—Lugoff: J. Porter. ●Mc-Cormick: J. Martin.—McPhersonville: J. Gregorie.—Mullins: I. Miller.—Newberry —B. Buzhardt, J. Langford.—North: J. Livingston. ●Olanta: A. Gardner.—Ora: W. Blakely. ●Pamlico: J. Altman.—Paines: Pauline: R. Sellers.—Pelzer: Wm. Denny.—Pinewood: Wm. Strange. ●Reevesville: Dr. A. Johnston, J. Rick-born.—Ridgeland: Dr. A. Cannon.—Ridge-ville: S. Singletary.—Roebuck.—J. Rogers.—Round: G. Smoak. ●Senico: H. Beatty.—Summerton: J. James, Sr., L. Smith.—Summerville: J. Myers. ●Timmons-ville: J. Sansbury.—Trenton: G. Wise, Jr.—Troy: R. Dowtin, A. Rush. ●Union: J. Compton, Industrial Company: No. 9, 122 claims, \$31,051. ●Walhalla: E. Herndon.—Ware Shoals: Ellen Abrams, R. Holt.—Waterloo: E. Block, J. Smith.—Westmin-ster: J. Finley, C. Miller.—Woodruff: R. Poole.—Woodward: J. Stewart, Sr.

Albert N. Gates, Ridgewood, N. J., died after a long illness; he was 50 years old. He had been in the insurance business for many years and was connected with the brokerage firm of Alexander & Alexander in New York City. Surviving are his widow and three sons.

## An Administrator Tells of the Necessity

INDIANA—Mr. J. lived at home with his father, mother and elder sister. He supported them and kept the home intact. That would not have been possible with-out him, for none of the three are phys-ically able to earn a living. The insur-ance which he carried will enable them to "carry on."

At the time of his death he was carry-ing several insurance policies. All of these carried double-indemnity clauses in case of accidental death and twice the face value paid on all the above mentioned pol-icies with dividends to the date of death.

The few small debts of the deceased, also bills for hospitalization and medical services and all funeral expenses were paid. A small loan, still unpaid, incurred while securing the college work necessary to qualify the deceased in his profession was also paid.

The elder sister reinvested her portion of the insurance money with the company carrying the original policy. After the above mentioned debts and claims had been satisfied, practically all of the bal-ance of that portion going to the father and mother was reinvested with the orig-inal insuring companies.

To me, life insurance is a necessity. No family should endeavor to get along with-out the protection which is offered at such reasonable rates.—Mr. J. Administrator.

## SOUTH DAKOTA

Total Payments .....\$5,400,000  
 Rank in Payments .....43rd  
 Rank in Population .....37th  
 Payments Per Capita .....\$7.80

(For towns with fewer claims see end of list)

## ABERDEEN—\$216,000

Arnold Anderson, Charles Gunthorp, Robert Hill, William Johnston, James Lindberg, Roy Nantz, William Rowe, Walter Saft, Rachel Yeager.

## BROOKINGS—\$56,000

C. Ahern, Edward Burris, Burtis Pearson.

## FAULKTON—\$35,000

Edward Novak, William Rice, Dr. Irvin Schmidt.

## HURON—\$177,000

B. Corkins, Hans Hansen, Hugh Schultz, Walter Tonne.

## LEAD—\$79,000

Albert Bradley, D. Giachetto, Otto Harder, George Jones, Jacob Mankinen, Evaristo Rovere, Domenica Buffatto, James Somerville, Sam Symons, Joe Verondo.

## MADISON—\$95,000

Peter Duimstra, Dr. Emerson Goldman, Oscar Hanson.

## MILBANK—\$27,000

John Burgan, Henry Hermans, Arthur Meranda, Edward Rourke.

## MITCHELL—\$123,000

Russell Delancy, Thomas Fanning, Frank Farver, Leroy Franklin, Theodore Krouse, Jay Markham, John Rierson, James Roberts, Edward Wagner, John Walrath.

## PARKER—\$19,000

Benjamin Kaufman, Henry Richter, John Snyder, William Wentzel.

## RAPID CITY—\$108,000

James Avant, Henry Birnbaum, Gleva Davis, Harry DeKraay, Bernice Lewis, Samuel Raymond.

## REDFIELD—\$62,000

Lydia Blume, Charles Nicholson, Peter Norbeck.

## ROCKHAM—\$10,000

Mathias Michols, Alton Monson, Salem Perry.

## SIOUX FALLS—\$834,000

Over 64 Ordinary Claims

William Bentley, Carl Berdahl, Dewey Best, Josephine Bronson, Martin Ellingson, Thomas Foster, Rollin Gleason, Peter Hanson, Frances Hartmann, Edward Kloppenberg, Archibald MacDonald, Otto Meyhaus (pres. Corn Exchange Savings Bank), John Noyes, Jeremiah O'Connor, Victor Parsons, Dr. Monte Stern, Samuel Texter, W. Van Brunt, George Weins.

## TYNDALL—\$18,000

John Kropuenske, Antonie Nedved, Josef Rehurek, Pavline Uherka.

## WATERTOWN—\$166,000

Ernest Schoof, William Skinner, Mary Stockman, Regina Thies.

## WEBSTER—\$33,000

Fred Amundson, Harold Nenger, Rev. Constantine Van DeNemal.

## WHITE LAKE—\$34,000

O. Dahle, Francis Nelson, Henry Schiffer.

## WINNER—\$29,000

Frank Frank, Austin Jones, Thomas Kutis.

## YANKTON—\$82,000

Emil Binder, William Fitzgerald, Jerome Maring, Sigward Sampson, Henry Swinghoe.

## OTHER SOUTH DAKOTA TOWNS—\$944,000. (Partial List)

Arlington: G. Pettis, F. Thomas.—Armour: J. Carlon, I. Eiringer.—Badger: P. Christensen.—Belle Fourche: F. Cock, W. Mayne.—Bradley: C. Granpre, M. Grover.—Britton: G. Krieger.—Bruce: H. Johnson, A. Ruffer.—Canton: G. Hirmer, C. Holter.—Chamberlin: J. Brown.—Colome: Karel Mayer, F. Nebola.—Custer: H. Gehl.—Deadwood: Olive Baker, L. Hackett.—Dell Rapids: H. Eilers, H. Hermanson.—Elk Point: G. Christenson, G. Waugh.—Fairburn: H. Behrens, W. Kennedy.—Fairfax: P. Lambert.—Farmingdale: C. Raben.—Frankfort: W. Drayer, P. Werth.—Frederick: J. Aladala.

—Gregory: F. Nebola.—Grenville: H. Fromelt.—Grindstone: J. Farrell.—Hecla: F. Hunter.—Hermosa: F. Park, T. Spratt.—Higmore: A. Volz.—Houghton: J. Rhoads.—Howard: W. Diedrich, J. Monroe.—Ipsewich: A. Fischer, N. Meilander.—Iroquois: W. McTighe.—Jefferson: A. Staber.—Kadoka: O. Hensel.—Kiddler: Rev. O. Stensby.—Kimball: E. Peterson, Dr. F. Stewart.—Lake City: J. Gianella.—Lesterville: F. Cap, Frantiska Halva.

McLaughlin: J. Bauder, Jr., C. Carlson.—Miller: G. Ruff.—Montrose: W. Cross.—Naples: A. Warkentien.—Onida: J. Grapegieser.—Owanka: E. Eckersley.—Parkston: J. Sweeney.—Plankinton: E. Dunn.—Rockyford: B. Gall.—Rosebud: K. Baltimore.—St. Onge: P. Manion.—Sisseton: A. Dale, Dr. C. Peterson.—Spearfish: A. Nicholas, M. Scoggin.—Stickney: F. Harris.—Sturgis: Dr. R. Baker.—Utica: Mildred DeJong, Marie Sykora.—Vebien: P. Knutson.—Vermillion: W. Elmore, E. Terwilliger.—Viewfield: J. Humphrey.—Wagner: J. Burger.—Willow Lake: Ida Peterson, C. Smith.—Witten: Mary Gardner, W. Lapsley.

## TENNESSEE

Total Payments .....\$33,700,000  
 Rank in Payments .....18th  
 Rank in Population .....16th  
 Payments Per Capita .....\$11.76

(For towns with fewer claims see end of list)

## BRISTOL—\$195,000

Amando Peters, Paul Senter (vice pres. Bristol Door & Lumber Co.), Joseph Sheets, Edward Wilson.

## BROWNSVILLE—\$58,000

James Bond, Robert Rainey, Willie Reid, Fredrick Voltermann.

## CHATTANOOGA—\$2,470,000

Over 93 Ordinary Claims  
 Over 601 Industrial Claims

Carline Adams, Oliver Andrews, William Barr (pres. Cameron & Barr Baking Co.), Geo. Becking, John Buard, Paul Buckholz, Christie Denk, James Doubleday, Marvin Ervin, Richard Fryar, Benjamin Greene, Dr. Francis Hackney, Henry Harbin, Fred Horne, Reuben Hunt, Robert Jones, Wilbur Kalb, James Kirksey, John Knox, Jr., Carter Lynch (atty.), Henry McCalla (atty.), Henry McKinney, William Minton, George Mitchell, Joseph Nolan, Samuel Potter, Albert Prince, James Russell, Wm. Saft, George Spence, Isaac Taylor, Wm. Weitzell, William Wergin, James Winn.  
 Industrial Companies:—No. 10, 172 claims, \$19,113; No. 15, 429 claims, \$73,774.

## KNOXVILLE \$1,522,000

Over 77 Ordinary Claims  
 Over 452 Industrial Claims

Eugene Allison, Arthur Blanford, John Bond, Rufus Collins, Charles C. Wm. Cunningham, Frank Drumwright, Daughn Frost, Elmer Harmon, Hill Johnson, Lawrence Johnson, Hugh Johnson, John Layton, William Lee, Edward Lockett (pres. Jefferson Woolen Mills), Joseph Lowry, John Marshall, Charles Merritt, John Shirley, George Tharp, Edwin Thomas, Claude Thompson, Albert Williams, Charles Wright, Joseph York.  
 Industrial Companies:—No. 10, 241 claims, \$30,737; No. 15, 252 claims, \$54,305.

## LEBANON—\$72,000

Robert Certain, Maggie Eddins, Dr. Reese Lillard, Margaret Macey (atty.).

## LEXINGTON—\$24,000

Felix Davis, Dr. Johnston, Rube Moore.

## LEWISBURG—\$76,000

John Cowden, Robert Crutcher, M. Hopkins, James Kirkland, Howard Liggott, William Marshall, Charles Miller.

## MCKENZIE—\$37,000

Dr. Harry Alexander, Willie Dowd, John Reid.

## MARYVILLE—\$62,000

James Davis, Dr. Robert Hyder, William Roddy.

## MEMPHIS—\$6,940,000

Over 227 Ordinary Claims  
 Over 739 Industrial Claims

## CLAIMS BY AMOUNTS:

2—100,000 or over  
 13—25,000 to 50,000  
 23—10,000 to 25,000  
 27—5,000 to 10,000

Eugene Aldridge, Lloyd Banks, Allen Battle, Fred Geurer (vice pres. John Gerber Co. Dept. Store), Elbert Black, Joseph Boyd, Edward Boyle (Boyle Investment Co.), William Burrow, Charles Carothers, Van Cavett (ins.), John Croford, David Cummins, Robert Frazer, Henry Frick, James Gilliam, William Graham, Carmel Groway, Thomas Hane Sr., Henry Holman, John Ingram, Samuel Jacobs, Joseph Joest, Lawrence Kernell, William Kidd, Paul Kingston, LeRoy Laudman, Herman LaNieve, Dr. Antonio LaRue, Charles Leach, Charles Leggett, William Livingston, Frank Lyon, Paul McCommon, Marshall McGregor, William Martin, Marvin Millan, Emmet Meek, Roy Mills, Joseph Mitchell, Louis Mitchum.

## GOVERNOR BROWNING COMMENTS

In commenting on the life insurance payments in Tennessee last year, Governor Gordon Browning said:

"Life insurance is one of the greatest institutions yet devised by man, meeting through one form of policy or another all the financial necessities of our modern life. It protects the widow and orphan; it educates the orphan children; it pays off the mortgage on the homestead and adds comfort and independence to old age. It offers corporate and partnership permanency, without which there may be misfortune or embarrassment if not bankruptcy; it encourages thrift and rewards the thrifty. Without life insurance our modern civilization would be in a chaotic condition."

## COLUMBIA—\$115,000

Roxie Foster, Albert Haston, Wm. McEwen, James Thomas, Wm. Whitaker.  
 Industrial Company:—No. 15, 92 claims, \$11,869.

## COPPER HILL—\$47,000

Walter Ledford, Arthur McCay, Horace Queen.  
 Industrial Company:—No. 10, 12 claims, \$2,774.

## COVINGTON—\$68,000

Lemuel Greer, James McNeely, Samuel Shelton, James Vandergrift.

## DICKSON—\$40,000

Earl Hagar, Joel Halbrook, Harry Leathers, George Moran.  
 Industrial Company:—No. 10, 12 claims, \$1,355.

## HUMBOLDT—\$38,000

W. Holmes, Dr. Benjamin Penn, Nannie Scarbrough.

## JACKSON—\$360,000

Edward Alexander, Albert Barbier, Samuel Breen, Howell Clayton, Thomas Faulkner, George Freeman, Felix Harrell, Richard Holmes, Leroy Kuhns, Leslie Lane, Leon Lenderman, Jerry McPeake, Robert Neely.

Industrial Companies:—No. 10, 135 claims, \$16,632; No. 15, 187 claims, \$26,316.

## JOHNSON CITY—\$462,000

Rezin Carter, John Johnson, James Latterell, Charles Swain, Edwin Wagner, John Watson.

Industrial Companies:—No. 10, 59 claims, \$9,945; No. 15, 63 claims, \$11,038.

## KINGSPORT—\$86,000

Raymond Lawson, Laura Murph, Kathleen Sizemore.

Frank Nash, Thomas O'Neill, David Pardue, Raymond Person.  
 Dr. Edwin Ramer, John Redmond, Robert Reich, Robert Richmond, Stephen Rider, William Ridout Jr., David Saxon, Harry Schaper, Harry Searls, Joseph Shroder, John Simmons, Joseph Stewart, Warren Stoner, Ernest Stuber, Brooks Summerville John Temple, Roy Thomas, Dr. Herman Townsend, Walter Trost, Julian Tucker, Frederick Waddell, Robert Walker, Robert Wall, Boyd Watson, Horace White (cotton broker), William Whittle, Frank Young.

Industrial Companies:—No. 10, 241 claims, \$29,870; No. 15, 498 claims, \$51,379.

## MILAN—\$46,000

Nesbitt, Warren Patrick, William Thompson.

## MORRISTOWN—\$72,000

Willard Bales, Jos. Bruce, Charles Graves.

## MURFREESBORO—\$130,000

Jesse Beesley, Charles Cawthon, Charles Cawthorn, Earnest Ragsdale.  
 Industrial Company:—No. 15, 101 claims, \$13,574.

## NASHVILLE—\$5,667,000

Over 207 Ordinary Claims  
 Over 939 Industrial Claims

## CLAIMS BY AMOUNTS:

1—\$250,000 or over  
 3—100,000 to 250,000  
 6—50,000 to 100,000  
 9—25,000 to 50,000  
 18—10,000 to 25,000  
 24—5,000 to 10,000

Frank Allison (former State Agent Pacific Mutual Life Ins. Co.), Joshua Am...

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.

## 35 YEARS OF PROGRESS

Nineteen Hundred Thirty-Eight, the Company's Thirty-Fifth Anniversary Year. Two hundred nineteen million dollars of insurance in force, an increase of twenty-one and one-half millions over last year; assets over nineteen million dollars, a gain of over one million, eight hundred thousand dollars during 1937; capital and surplus of almost three million dollars; two hundred sixteen Home Office employees, sixteen hundred forty-nine Field Representatives in four hundred seventy-six cities and towns, in twelve states and the District of Columbia. Since organization Life & Casualty policyholders and their beneficiaries have received in excess of Forty-Six Million Dollars—Truly "Built for Protection" and now protecting more than a million policy owners.

## PROGRESS FOR TEN YEAR PERIODS

	Assets	Insurance in Force	Capital and Surplus
1907	\$ 32,647.00	\$ 1,896,920.00	\$ 36,047.00
1917	500,980.00	8,989,974.00	266,551.00
1927	7,803,271.00	150,430,287.00	1,587,386.00
1937	19,297,562.00	219,088,647.00	2,746,236.00

LIFE & CASUALTY  
INSURANCE COMPANY  
OF TENNESSEE

"Built for Protection"

A. M. BURTON, President

Home Office

Nashville



Tennessee—Continued

Brose, E. Austin, Percy Austin, Greg Baker, Lawrence Bauman Jr., Julius Breyer (sec. treas. American Syrup & Preserving Co.), William Candy (pres. Candy's, Inc.—Makers of Candy), Rice Chaffin, Harry Cole (ins.), Edward Cullum, Ernest Eskind (J. Eskind & Sons, Wholesale Dry Goods), Giles Evans (att'y.), Herschel Ezell, Walter Figgins, Robert Fitzgerald, William Gibbs, Martin Gilmore, Cecil Harrod, Graham Haynes, Harrison Head, George Hicks, John Howe, Thomas Joy (pres. Joy Floral Co.), Nissem Kaufman, Joseph Kearney, Leslie Kiger Jr., Carroll Kirkpatrick, Louis Lettlich (att'y.), Lucian Lewis (L. T. Lewis & Sons, Mfgs. Brick & Tile), Charley Lindsey, William McCandless, Charles McGregor Jr., Reese Macey (att'y.), Oscar Markley, Lloyd Myatt, Harry Patterson, Bruce Payne (pres. George Feabody College for Teachers), Tom Phillips, Edw. Price, Bird Quarles, Charlie Rieder, Robert Rowlett, Charles Scarborough, Albert Sheds Jr., Edward Simon, Horace Smith, Hubert Staffan, William Stanley, Samuel Starkey, Bedford Steele, J. Treanor, John Waller, William Ward, Campbell Wilkerson, Arch William, Lee Worrell, Thomas Young.

Industrial Companies:—No. 10, 442 claims, \$40,982; No. 14, 497 claims, \$95,794.

PARIS—\$86,000

Horace McVay, George Morris, Merle Oliver.

SOUTH PITTSBURG—\$54,000

Roy Carter, Joseph Clepper, Richard Fitzgerald.

SPRINGFIELD—\$115,000

Gary Annette, Joe Armstrong, August Langenbach, P. Smith, Carl Taylor.

UNION CITY—\$45,000

Albert Cleek, James Hale, Ira Tatum, Monroe Underwood.

OTHER TENNESSEE TOWNS—\$920,000 (Partial List)

•Adams: A. Sanders.—Alamo: J. Moore, R. Warren.—Allison: C. Brittain.—Athens: I. Wagemaker, Industrial Company, No. 10, 70 claims, \$12,871. •Baker: Dr. J. Capps.—Buckton: G. Michael.—Burlison: L. Glaze.—Byington: D. Gentry. •Camden: E. Fry, R. McCord.—Charlotte: R. McCurry.—Clarksville: J. Charlote. Industrial Companies:—No. 10, 10 claims, \$931; No. 15, 61 claims, \$9,659.—Cleveland: J. Hurst, S. McClanahan.—Concord: A. Denton Jr.—Dandridge: P. Poe.—Decaturville: J. Luna.—Dyer: W. Fisher, W. McFarland.—Dyersburg: F. Harrell, C. Dr. Turner.—Erin: D. McAlle. •Fayetteville: O. Bares.—Franklin: J. Craig, S. Short.—Friendship: E. Powell, J. Sarah Sudbury. •Gallatin: E. Allright, J. Dalton.—Gallatinburg: J. Reagan.—Greenfield: T. Williams.—Harriman: Lillian Rose, W. Sweet.—Henderson: Wm. Carter, R. Little.—Hohenwald: E. Baker Sr., O. Sisco. •Jasper: W. Houston.—Juno: J. Holmes. •Lawrenceburg: H. Clifton, Dr. C. Womack.—Liberty: W. Whaley.—Linton: D. McPherson.—Louden: W. Eldridge.—Lynnville: O. Brown. •Medina: C. Gillespie.—Mt. Juliet: W. Dirikson. •Newbern: G. Tatem.—New Market: J. Loy.—Oakville: W. Weir. •Perryville: E. Kennedy.—Philadelphia: W. Lenoir.—Pleasant Shade: S. Dickerson.

Pulaski: C. Smith. •Raleigh: G. Crawford.—Ridgely: J. Bridgewater.—Rockwood: C. Haley, Wm. Wright.—Rogersville: R. Carson, B. Smith. •Sall Creek: W. Schoolfield.—Selmer: L. Martin.—Shelbyville: A. Ruth.—Shepherd: J. Taylor.—Smyrna: W. Carter.—Southside: J. Grant.—Sparta: Dr. Wm. Johnson.—Telford: W. Whitaker.—Tipton: Dr. A. Bentley.—Toone: H. Nuckolls, B. Young.—Trenton: N. Cole, Sadie Hoppers.—Tullahoma: L. Coop, L. Smotherman. •Vidoe: T. Powell. •Washburn: H. Moyers.—Waverly: J. Lumsden, J. Watson.—Whitehaven: J. McSweeney, Elizabeth Durely.—Whitlock: J. Manning, J. Pillow.—Winchester: W. Martin.

An Executor Tells of Its Value

CALIFORNIA—As executor of the estate of Mr. J., the following facts obtain: Mr. J. was an automobile dealer and lost his life while in Detroit on business. The expenses at Detroit were heavy, as were also the funeral expenses. The business was closed out at a heavy sacrifice and his wife at the time was afflicted with a fatal malady which resulted in her death three months later, leaving three little children. After paying the hospital and funeral expenses the estate was practically wiped out. Had it not been for the life insurance which Mr. J. carried these three little children would have been turned out in poverty, as they had no relatives to take care of them.—Mr. J.'s Executor.

TEXAS

Total Payments .....\$68,800,000  
Rank in Payments .....10th  
Rank in Population .....5th  
Payments Per Capita .....\$11.24

(For towns with fewer claims see end of list)

ABILENE—\$288,000

John Buster, Dr. Jack Estes, Walter Gooch, George Hill, Ray Jones, Henry Knuffer, Luke Lee, Ralph McGrady, James Smith, Arthur Williams.

ALICE—\$41,000

James O'Donohoe, Louis Olsovsky, Abelardo Pena.

AMARILLO—\$733,000

William Baker, Claudie Camp, Efton Clayton, John Clements, Jr., Thomas Currie, Henry Galbraith, Fred Holman, Cecil Ingram, Harry Knapp, Julien Levy, Samuel Motlow, Charles Munday, Wesley Murrell, William Riddle, Stinson Robinson, Silas Ross, Horace Russell, Sam Spillers, Hugh Tolleson, James Wallace, Eugene Wright.

ARLINGTON—\$95,000

Fred Adkins, Allen Hayden, Thomas Spurance (Pres. Arlington Natl. Bank).

ATHENS—\$44,000

Dr. Alfred Easterling, Philip Ryon, James Williams.

ATLANTA—\$31,000

Nat Cartright, John Cook, Fullar Gunn.

AUSTIN—\$796,000

Over 49 Ordinary Claims  
Over 177 Industrial Claims

E. Anderson, John Bowman (Pres. Southwest Investment Co.), Albert Burlison (dist. att'y.), Charles Cabaniss, Killis Campbell, James Correll, George Graham, A. Griffith, Louis Hart, Clarence Hearn, Dr. Joe Howze, Paul Kaiser, J. Kershner, L. Lane, Marvin McGaugh, Ray Martin, C. Pickle, Francis Price, Oscar Sandstrom (att'y.), Stark Washington, Lawrence Wharton.

Industrial Companies: No. 5, 16 claims, \$2,948; No. 15, 161 claims, \$26,819.

BALLINGER—\$46,000

John Holton, Scott Mack, August Vogelsang.

BAY CITY—\$55,000

Nellie Beavers, John Gottschalk, Edward Scott, James Sutton, Jr.

BEAUMONT—\$1,160,000

William Adams, Louis Chazen, William Clapp (pres. Gulf Mfg. & Lumber Co.), Frank Courtney, Frank Doubrava, John English, G. Ericson, John Fertitta, L. Gaddy, John Gaston, John Holley, Robert Kay, Thomas Koonce, Walker Norwood, Carl Patton, Rodger Prather, Dr. Guy Reed, Nester Salim, James Scuddy, S. Smith (att'y.), Ralph Snover, J. Solinsky, E. Swope, Charles Stroock (pres. American Nat'l Bank), Manning Tillery, Joseph Tonahill, James Turner, A. Williams, Jesse Wilson.

Industrial Companies:—No. 5, 22 claims, \$5,542; No. 15, 238 claims, \$35,933.

BEEVILLE—\$52,000

James Barry, Henry Burke, Charles Frels, Alexander Nations.

BELTON—\$44,000

Grace Sanderford (ins.), Dr. William Stokes, William Wilson.

BIG SPRING—\$126,000

Dr. Charley Baxley, John Bonner, Benjamin Carter, Homer Dunning, Eliza Fowler (county treasurer), Raymond Wilcox.

BONHAM—\$47,000

John Bevans, R. Duncan, Sam Miller.

BORGER—\$73,000

L. Coffee, James Farrell, Bill Henley, Archie Stone.

BOWIE—\$52,000

Henry Garlington, Jerome Kearby (att'y.), Autera Posey.

BRECKENRIDGE—\$60,000

Ila Alexander, Robert Groseclave, Caleb Williams.

BRENHAM—\$72,000

David Clay, Arthur Hacker, Anton Jasinski, Herman Miesner, Charles Wilkins, Erwin Wittner.

BROWNVILLE—\$261,000

George Cowden, William Davis, Roberto Lerma, Dr. Guy Maxwell, Andrew Niven, Maurine Pendleton.

Industrial Companies:—No. 5, 66 claims, \$4,773; No. 15, 5 claims, \$631.

BROWNWOOD—\$83,000

E. Harbour, Jesse Heard, W. Keeler, Fred Mauldin, Jesse Mayo, James Sturges.

BRYAN—\$87,000

George Adams (ins.), Dr. John Black, Isaac Cook, Leonard Ellis, George Merka, John Wehrman.

BURKETT—\$30,000

Orin Clark, Jr., August Lohoefer, F. Rutherford.

BURNET—\$61,000

Harris Duncan, Warren Galloway, William McCoy.

CISCO—\$67,000

Birt Britlan, John Johnson, Edward Mancil.

CLARKSVILLE—\$78,000

Johnson Allen, James Corlan, John Mitchell, John Pope, Henry Smith, Jr.

CLEBURNE—\$97,000

James Carter, Dennis Flynn, Elmer Rice (att'y.), Archie Shaw, John Solomon, James Woffard.

COLEMAN—\$58,000

Lester Freeman, Louis Haas, Robert Kinney.

COLLEGE STATION—\$65,000

Stephen Bailey, Gussie Beyer, Joseph Evans.

COLORADO—\$72,000

Dr. Charles Root, Robert Terrell, Claud Wilkins, James Wright.

COMANCHE—\$42,000

James Adams, Dr. Charles Ory, Richard Shelton, Reuben Waldrop.

CONROE—\$18,000

Henry Kyle, Roy Liebman, Alma Woodson (pres. First National Bank).

COOPER—\$33,000

Elmer Allison, Ed Ferguson, Frank Miller, William Moss.

CORPUS CHRISTI—\$466,000

Baird Abernathy, August Albright, Samuel Anderson, Steele Campbell (pres. Steamship Co.), Arthur Davis, James Davis, Ernest Ferrell, Earl Glebe, Frank Grossman, Andrew Haddix, Thomas Holbrook, Oliver Johnson (ins.), E. Jones, Frank Kadanka (ins.), Dr. Leopold Kaffie, Dr. Willis Lowry, Jr., William McGregor, Dr. Melvin Means, Nelson Miner, Calvin Moody, Charles Ogden, Edgar Rakke, Harry Stillwell.

Industrial Companies:—No. 5, 26 claims, \$3,443; No. 15, 221 claims, \$31,330.

CORSICANA—\$148,000

O. Cook, Charlie Dunn, Robert Kent, Frank McPherson, A. Mitchell, J. Stewart (ins.), A. Young.

CROSS PLAINS—\$26,000

George Baum, Ephraim Bond, Dr. John Tyson.

CUERO—\$65,000

Albert Brown, Milton Casal, William Froese, Felix Hans, William Newsum, Jr.

DALLAS—\$4,545,000

Over 395 Ordinary Claims  
Over 368 Industrial Claims

CLAIMS BY AMOUNTS:

7—\$100,000 or over  
9—50,000 to \$100,000  
12—25,000 to 50,000  
28—10,000 to 25,000

John Allen, Arthur Babb, Louis Baird, Walter Barlow, Arthur Barney, Dr. James Beachum, David Beckham, William Bellamy, Willis Board (ins.), Henry Bolanz (Bolanz & Bolanz, real estate & ins.), George Brewer, S. Brewer, J. Brewster, Herbert Buchanan, Robert Burke, Robert Chapman (Texas genl. agent State Life Ins. Co.), William Clevinger, John Cline, Harry Coomer, Byron Crane, Lawrence Crowell, John Culwell, John Currie.

George Daniels, Randolph Daniels, Edward Drake, Lester Eyer, Moses Feldman (pres. American Iron & Metal Corp.), William Folline, Sr., Frank Geller, William Goldthwaite, Everette Grant, Jr., Henry Grossman, Max Gutman (capitalist), Emmett Hall (ins.), James Hardy, Dr. Frank Harrison, Henry Hawley, Andrew Hendra, William Hoolton, Lois Howell, Ralph Hoyt, Harvey Hunter, William Johnson (asst. treas. Magnolia Pet. Co.), Randolph Jones, Curtis Judge.

Connely Knudson, Frank Kutscher, Benjamin LaFayette, William Ledbetter, William Lemmon, Charles Love, Henry Lowrance, John Luton, Reeder Lyons, Wheeler McCord, Thomas McDaniel, Thomas McGrew, William McNair, Fred McNeny, Granville Macy, John Martin, Thomas Medlen, John Monroe, Nathaniel Montgomery, August Moser, Paul Norman, Robert Norman, Benjamin Olmstead, George Overton.

Bower Parks, Henry Perry, Robert Phillips, Lowrey Poe, Charles Porter, William Proctor, Robert Reid, Albert Reilly, Leonard Richard, Robert Riley, Raymond Robertson, Frank Rohling, Dr. Moulton Rowley, James Sadler, J. St.

Cloud, Jerome Sanders, Burt Shafer, Carl Sherrard, Robert Short, Dr. DeWitt Smith (medical director, Southwestern Life Ins. Co.), Charles Snead, Paul Speaker, Edward Story, Robert Sullivan (att'y.), Raymond Sutton.

Thomas Toland, Richard Tompkins (city auditor), John Tomson, George Vickers, Cecil Wakeley, Dr. Harry Walcott, Robert Watson, F. Weathers, Morgan Weaver, Charles Wells, Elmer Whitlow, William Zoller.

Industrial Companies:—No. 5, 68 claims, \$13,169; No. 15, 300 claims, \$70,603.

DECATUR—\$51,000

E. Baumgaertner, Robert Childers, Thomas Dillehay, William Dunaway, William Portwood, Robert Short.

DEL RIO—\$90,000

Benjamin Daniels, William Doty, Francisco Figueroa.

DENISON—\$141,000

W. Furman, Hugo Koeppen, Richard McDonald, Herman Moore, Henry Moss, John Nassoy, L. Patrick.

DENTON—\$137,000

Frank Keel, James Knight, Adam McNitzky, Frank Moring, Jr., Hernando Russell, James Smith, Alvie Whiteside.

EASTLAND—\$40,000

James Cheatham, Frank Judkins, Earl Shannon.

EL CAMPO—\$55,000

Herbert Banker, John Bowen, Peter Nordeen, George Willis (att'y.).

ELECTRA—\$45,000

Moneda Beauchamp, Floyd Gibson, Charlie Webb, Bernard, Whitmire.

EL PASO—\$1,162,000

Over 68 Ordinary Claims  
Over 64 Industrial Claims

S. Blaugard, Max Borschow, Thomas Bruton, Charles Bush, Howard Coffin, James Durham, Carlos Frias, Harry Holloway, Ray Holloway, Edward Imel, Joseph Krause, Frank Lane, Stephen Lattner, Lawrence Lee, Herman Lowenberg, Thomas McCullough (att'y.), Joel McKee, Robert Oliver, Joseph Pino, William Raney, Sam Ravel, Thomas Thurston (pres. of bank), Nicholas Turner, Harry Van Horne, Willis Wilkey.

Industrial Company:—No. 5, 64 claims, \$8,106.

ENNIS—\$52,000

Andre Gerault, Edwin Hesser, Adolph Navy, Jackson Robertson.

(Continued on next page)

# Net Profits from By-Products

Years ago the packing industry threw away by-products in their processing which now produce their net profits.

The same investment, the same raw materials, the same work will produce 50% increased sales for you, if applied to a broadened field of prospects.

Intermediate policies, with insured amounts of less than \$1000 on Individual and Family Group Forms, are the by-products you are now throwing away. Let these by-products produce a net profit for you!

O. R. McAtee, Director of Agencies

## REPUBLIC NATIONAL LIFE INSURANCE COMPANY

"Registered Policy Protection"

THEO. P. BEASLEY  
President and General Manager

Home Office:  
Dallas, Texas

Names in each town are only a partial list of claims paid during 1937.





Texas—Continued

**WAXAHACHIE—\$84,000**  
Robert Davis, George Goddard, Frank Godman, William Keenon, R. Nix, Albert Powers, John Spencer, William Stanford.

**WEATHERFORD—\$45,000**  
Frank Allen, Thomas Gammill, David King.

**WELLINGTON—\$27,000**  
Rufus Brantley, Permella Lacy, Bloxham Stafford.

**WHITEWRIGHT—\$45,000**  
Columbus Bryant (pres. First Natl. Bank), Rully Bush, Frank Phillips.

**WICHITA FALLS—\$720,000**  
Thomas Baker, Samuel Bashara, Harry Bennett, John Backroth, James Cochran, Frank Creighton, G. Cross, James Edgemon, J. Flynn, W. Martin, Lawrence Powell, Jewell Ragland, Thomas Smock, David Switzer, John Young.

Industrial Companies—No. 5, 28 claims, \$7,324; No. 15, 61 claims, \$14,180.

**WILLS POINT—\$26,000**  
Ernest Cook, William Curtis, Earl Sewell, William Wynne (att'y.).

**WINTERS—\$29,000**  
Edwin Blackwood, James Davidson, Jacob Scaggs.

**TOAKUM \$65,000**  
William Adams (att'y.), Olva Davis, Jr., Chauncey Olds, Victor Stary, Thomas Weatherly, E. Witte.

**OTHER TEXAS TOWNS—\$5,157,000 (Partial List)**  
●Abbott: J. Barnett, Allen: H. Brown, E. Rogers. ●Alto: T. Durbin, J. Holcomb. ●Anton: A. Denon, B. Roe. ●Ansan Pass: Jesse Berry, H. Mills. ●Arp: Louise Arnold, G. Hardy. ●Aspermont: T. Ginn. ●Bangs: J. Hall. ●Baytown: J. Battle, A. Opryshek. ●Bebe: T. Bradley. ●Beckville: Alta Gentry, S. Gentry. ●Bells: C. Brown, J. Burk. ●Banjamin: J. House, T. Parsons. ●Bertram: C. Pary, T. Taylor. ●Bloomberg: J. Glass. ●Boerne: H. Gombert, C. Nickels. ●Boiling: G. Berger, Eva Burch. ●Bomarton: L. Ivans, O. Ivans. ●Brackettville: M. Deats, A. Seargeant. ●Brownfield: R. Benson, J. Manning. ●Buda: Dr. W. Holzclaw, E. Severn. ●Burlington: M. Vogel-sang. ●Burton: G. Foechner, H. Schultz.

●Caddo: J. Lucas. ●Caldwell: V. Beran, Jr., J. Oliver. ●Cameron: T. Henderson (att'y.). ●Carbon: J. Weaver. ●Carthage: Dr. T. Anderson, Mary Steger. ●Center: J. Cook, A. Dicke. ●Chico: Dr. J. Blanton, James Caraway. ●Cleveland: C. Hughes. ●Comfort: W. Stieler. ●Coolidge: W. Grogan, L. Hill. ●Corrigan: E. Hickman, W. Phillips. ●Crockett: C. Graham. ●A. Tomlinson. ●Crosbyton: C. Lavender. ●Prater. ●Cushing: Alma Cornelius, L. Ivy.

●Daingerfield: J. Laneer. ●Del Valle: H. Bouchard, Jr. ●Detroit: J. Berry, G. Smith. ●Devine: J. Briscoe (att'y.). ●Donna: Susie Devine, R. Pryor. ●Dublin: D. Harris, O. Looney. ●Eagle Lake: Annie Cooke. ●Eagle Pass: J. Chester, W. Morris. ●Eddy: C. Radle. ●Edom: H. Fester. ●Elgin: Mary Brymer, A. Sellstrom. ●Era: S. Grundy. ●Falfurrias: L. McIntyre, C. Russell. ●Floresville: L. Harwell, Vallie Tucker. ●Floresville: O. Donaho, C. Johnson. ●Forney: G. Rauschenberg, J. Wade. ●Forreston: J. Stuart, M. Wilson. ●Fort Davis: Rev. R. Irving. ●Fort Sam Houston: D. Maple, C. Valdivia. ●Fredericksburg: R. Basse, W. Schneider. ●Frisco: G. Fitzgerald.

●Gageby: T. Moore. ●Galena Park: W. Pope. ●George West: J. Parker. ●Gilmer: M. Bain, W. Marshall. ●Goose Creek: W. Upchurch. ●Industrial Company—No. 5, 10 claims, 12,048. ●Granbury: D. Colton, M. Holt. ●Grandview: H. Polson, W. White. ●Grapeland: J. Gaines, R. Kennedy. ●Grapevine: T. Tillery, H. R. Weyer. ●Greggton: E. Jones, L. McDaniel. ●Groveton: R. Morris, C. Teale. ●Hale: Center: G. Lantham, E. Wilson. ●Hearne: Pearl Greenberg, G. Palmos. ●Hempstead: H. Cooke, P. Tompkins. ●Hereford: J. Lewis, M. McLean. ●Highland: G. Largent, B. Sutterfield. ●Hubbard: C. Onstott, S. Oliver. ●Hughes Springs: Frances Callaway, H. Long.

●Imperial: J. Reinertsen. ●Industry: Mary Huebner, Cleo Schramm. ●Jefferson: H. Bell. ●James: W. Petet. ●Jefferson: J. Brown (sheriff). ●Jermyn: F. Brodie, O. Loving, Jr. ●Junction: L. Livingston, N. Sandherr. ●Kaufman: J. Dabney. ●Gronewald. ●Kelly Field: A. McFadden. ●Kenedy: R. Burns, W. Jarvis. ●Kenton: E. Tilghman. ●Kermit: Anna Charlesworth, L. Watkins. ●Killen: W. Morgan, H. Smith.

●Ladonia: E. Burroughs. ●Lamar: S. Galbreath (ins.). ●La Porte: F. Faurete, Mrs. N. Terry. ●Levita: M. Harris. ●Lindale: J. Morris, W. Russell. ●Lockney: H. Myers, E. Williamson. ●Long: Lovelady: H. Malmir. ●McCauley: B. Miers. ●Mabank: E. Fitzgerald. ●Mansfield: J. Hyde. ●Malone: W. Daniel. ●Marshall: W. Hall, J. Wisrock. ●Marion: Charlotte Schulz, G. Staats. ●Maypearl:

PROMINENT PERSONS WHO LEFT INSURANCE

**Wallace Smith** died in Hollywood following a heart attack at the age of 48. He was a writer and illustrator, among his screen plays were "Two Arabian Knights" and "The Gay Desperado"; a number of his writings had appeared in magazines and included "Are You Decent?" "The Captain Hates the Sea." He was a veteran of several Mexican campaigns and had served with Pancho Villa.

**Christian Georges**, retired vice-president of the Tompkins Kiel Marble Co., died in Mount Vernon, N. Y. of a heart ailment at the age of 51. His widow survives.

**Lyman Ward**, former assistant United States attorney for the southern district of New York, died in Jacksonville of injuries resulting from an automobile accident. He was 60 years old, lived in New York City and is survived by his widow, a daughter and son. Upon leaving Harvard was admitted to the bar and started practice in New York. He handled many important cases and was in charge of padlock proceedings under the Volstead Act.

**Edward Milligan**, Hartford, pres. the Phoenix Insurance Co., died in Philadelphia, his age 74. His insurance career began at age 17 afterward becoming surveyor in the Philadelphia office of the Aetna then accepted an agency for the Phoenix; later becoming an executive in this company. He became a leader in the insurance world, an executive of many insurance companies, director of the Connecticut Mutual Life, New York, New Haven & Hartford Railroad, Hartford-Connecticut Trust Co., and other companies. He belonged to many clubs and was active in civic affairs.

**Herbert D. Brown**, pres. B. A. & G. N. Williams Co., cut-stone contractors, died in New York City after a short illness at the age of 63. A graduate of Columbia in 1895, he established the contracting firm of Brown & McClure, and later joined the company of which he became president. His widow, two daughters and two sons survive.

**Jay R. Monroe** died at his home in South Orange, N. J., of a heart ailment at the age of 54. He was founder and president of the Monroe Calculating Machine Co. His spare time was spent at golf, always an ardent player, he was one of the organizers with Bobby Jones of the Augusta National Golf Club at Augusta Ga. A director of the Savings

Investment and Trust Co. of East Orange. Surviving are his widow, a son and two daughters.

**Merton C. Robbins**, chairman of the Robbins Publishing Co., New York City, died of a heart ailment at 62; his home was in Pelham. His career was started as western representative of "Engineering News," then to general manager of "Iron Age"; he then started his own company which now publishes many industrial magazines. He was a founder of the Audit Bureau of Circulations and president of the New York Publishers Assn., as well as director of several other publishing associations. Graduated from the University of Vermont in 1898, was a Phi Beta Kappa; he had served in the Spanish-American War. Surviving are his widow and three children.

**Louis F. Swift** died in May, at Chicago, after a long illness; his age was 75. Had long been associated with the packing firm of Swift & Co. and was one time president.

**George S. Parker**, founder of the Parker Pen Co., died at a hospital in Chicago after a two months illness; his age was 73. The home office of his company is Janesville, Wis., where he lived. After receiving his education at Upper Iowa University he became interested in telegraphy then in inventing fountain pens. With the late Wm. F. Palmer he started in a one room office to make the original pen called the "Lucky Curve." This developed to a huge enterprise, his company having a clubhouse for its employees. He was interested in many charities and had written travel books about his experiences in the Orient and South Seas. Surviving are his widow, a son and daughter.

**George N. Ayres**, pres. the Central Life of Iowa, Des Moines, died at Phoenix from a heart attack; he had been in California attending a meeting and was planning an extended trip through the south. He was 59 years old. His rise in the company was rapid and during his association he saw it develop into a large financial institution. Was a director of the Iowa-Des Moines National Bank & Trust Co. His widow survived.

**Simon Katten** had lived in San Francisco for more than 50 years, until his retirement was a member of the firm of Bauer Brothers; he died at the age of 82 while on a vacation. Surviving are a son, and daughter who is the wife of Mischa Elman, the famous violinist.

"I Am Glad That I Am in a Position to Remain at Home in the Greatest Vocation of All, That of Homemaker"

**TEXAS**—My husband carried three life insurance policies, some of this amount was payable in cash and some in monthly installments. With the cash payment I paid the expenses of the funeral, a small lien against our home and made some necessary repairs, as well as cleared up all back taxes, all court and legal fees for settling the estate. We had no other debts but if it had not been for this insurance money I could not possibly have put my affairs in first class condition which they are now in today. We have two children, a boy and girl, the boy will be graduated in May of this year. Both the children are continuing in school and I am remaining at home trying to make their lives as normal as possible. I am thankful that I will be able to do this for my boy is eager to go to college and is quite capable of helping himself along. A college education today is as necessary equipment for a start in life as a high school education was twenty years ago and I am glad my son may have this opportunity.

I am a middle aged woman, and though healthy and intelligent, I know that it would be hard to obtain a position that would enable me to pay the added expense of trying to maintain a home and be in the business world at the same time. That would not be a normal life for any of us and I am glad that I am in a position to remain at home in the greatest vocation of all, that of homemaker.

Since my husband's death my children and I have each taken some insurance as I know of no other better investment. We do not anticipate that these things will happen but when a death does occur and there is money to clear up obligations then we are relieved of financial worries.—Mrs. H. N. B.

UTAH

Total Payments .....\$6,600,000  
Rank in Payments .....42nd  
Rank in Population .....41st  
Payments Per Capita .....\$12.79

(For towns with fewer claims see end of list)

**LOGAN—\$84,000**  
Melissa Smith, James Sorenson, Kenneth Stevens.

**OGDEN—\$544,000**  
Joseph Cave, Valasco Farr, Sanford Harpor, Wm. Hunter, Henry Keller, J. Powell, Charles Schoonmaker, James Shaw, Willis Stanley, Lirlyne Stephenson, David Taylor, Ernest Winkler.

**PARK CITY—\$10,000**  
John Dolnc, Lawrence Skinner, Roland Wallace.

**PROVO—\$115,000**  
Edwin Excell, David Glazier, Edwin Henrichsen, Wm. Kerr, Abraham Smott.

**SALT LAKE CITY—\$1,745,000**  
Over 126 Ordinary Claims  
Karl Andersen, Bruce Brubaker, Tom Carrigan, Robert Coe, Mark Craig, Abraham Dalebout, Harold Dangard, Edwin Dawson, George Duffin, Ray Edson, Carl Ferrellus, W. Gamble, Willard Garr, Adrian Gray, Wm. Hamblin, Sharon Howell, John Huebler, Andrew Hurley, Carl Jensen, Edward Jones, Irving Jones, Christian Jorgensen, Christopher Joyce, Joseph Kingsburg, Phillip Kirk, Blaine Larson, Parlet Liddle, Niels Lund, John McDougall, John Matson, Berry Maycock, Henry Monter, Orson Moulton, Francis Nichols, George Parker (att'y), Alexander Pickering, Otto Rick, Charles Roylance, Charles Sargent, Curtis Sorenson, Wm. Sutton, Frederick Tueller, John Weichers.

**SANDY—\$16,000**  
Amasa Boulter, Sarah Jaynes, John Larson, Joseph Smith.

**OTHER UTAH TOWNS—\$320,000 (Partial List)**  
Bountiful: R. Stringham. ●Callao: O. Bates. ●Carbonville: A. Corsetti. ●Circleville: G. Horton, A. Whittaker. ●Corinne: T. Walker. ●Emery: G. Martenson. ●Ephraim: A. Christensen. ●Ferron: J. Nelson. ●Fremont: M. Morrell. ●Gold Hill: W. Lord. ●Grantsville: W. Clark. ●Gunnison: W. Overfelt. ●Hyrum: R. Eliason. ●Kamas: E. Davies, J. Henderson. ●Keeley: H. McMillan. ●Lake Point: R. Long. ●Lewiston: W. Howarth. ●Marysville: F. King. ●Midvale: A. Blomquist. ●Thayer. ●Moab: L. Foy. ●Monroe: Roy Winn. ●Mt. Pleasant: R. Poulson. ●Murray: J. Olsen. ●Nephi: J. Olpin. ●Orderville: I. Esplin. ●Payson: L. Erekson, S. Francom. ●Pleasant Grove: J. Walker. ●Rains: F. Minton. ●Salina: B. Jensen. ●Spanish Fork: S. Francis, J. Miller. ●Springville: N. Beal (dentist), M. Tripp. ●Sterling: W. Bailey. ●Thistle: J. Goding. ●Tooele: H. Beckman, Wanda Healy. ●Wallburg: Myrtle Ford. ●Woodruff: M. Cox.

VERMONT

Total Payments .....\$8,000,000  
Rank in Payments .....39th  
Rank in Population .....46th  
Payments Per Capita .....\$21.05

(For towns with fewer claims see end of list)

**BARRE—\$206,000**  
Joseph Ladrie, Harry Parks (ins.).

**BRAITLEBORO—\$160,000**  
John Curry, John Long, Rev. James Shannon.

**BURLINGTON—\$418,000**  
Edward Corley, Vernon Huntington, Frank Keese, Nubroy Kraus, Louis Levesque, Merton Preston, Roy Sherman. Industrial Company—No. 8, 95 claims, \$25,047.

**GRANITEVILLE—\$15,000**  
Marucie Bilodeau, James Keefe, Frederick Lapoint.

**RUTLAND—\$210,000**  
Jerome Avery, Leonard Oney, John Rooney.

**ST. ALBANS—\$125,000**  
Oliva Brault, Pierre De Beaumont, Louis Ferland, John McMahon, Clifford Phelps.

**WINOOSKI—\$31,000**  
Louis Devino, John Roche, George Wilmaire.

**OTHER VERMONT TOWNS—\$630,000 (Partial List)**  
●Albany: G. Westcot. ●Athens: H. Smith. ●Bennington: A. Dewey, A. Duclos. ●Bethel: B. Johns. ●Bristol: Evelyn St. George. ●Charlottesville: E. Gaudinac. ●Colchester: Bernice Carpenter, J. Senical. ●Duxbury: G. Rice. ●East Barre: H. Titus. ●Georgia: W. Meigs. ●Hardwick: (Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Vermont—Continued

H. Perkins.—Highgate Center: H. Houghaboom, H. Lambert. •Ludlow: N. Hammond.—Lyndonville: A. Charnaud. •Montpelier: A. Galaise.—Moreton: Bettie Child.—Morrisville: R. Atchinson. •Newport: C. DeSautels, C. Richmond.—Northfield: W. Greenwood, M. O'Grady. •Orwell: P. Desjardins. •Pittsford: P. Timbers. •Richford: A. Boucher, Rev. J. Lavigne.—Richmond: A. Worthelm. •St. Johnsbury: M. Couture, R. Flisk.—S. Burlington: E. Krupp.—S. Londonderry: J. Logan.—Swanton: M. Earley. •Webster: M. Degan, J. Sheridan.—Windsor: J. Gove.

## VIRGINIA

Total Payments .....\$37,000,000  
Rank in Payments .....16th  
Rank in Population .....18th  
Payments Per Capita .....\$13.85

(For towns with fewer claims see end of list)

## ALEXANDRIA—\$740,000

John Davidson, John Kirkman, John Reardon, Joseph Rodgers, Craven Simms.

Industrial Companies:—No. 3, 11 claims, \$2,860; No. 9, 44 claims, \$12,675.

## BLACKSTONE—\$35,000

Robert Brydie, Otis Rawlings, Claborne Stokes.

## CHARLOTTESVILLE—\$285,000

Garnett Collins, Shelton Fife, Arthur Gable, Charles Hulvey, Tilton McLane, Arthur Wingfield.

Industrial Company:—No. 9, 41 claims, \$12,141.

## FREDERICKSBURG—\$136,000

Geo. Binns, Wm. Heflin, Leland Rowe.

## GALAX—\$66,000

Lawrence Alley, Thomas Felts, Ephraim Lenox.

## HAMPTON—\$74,000

J. Harvey, Winslow Miner, Hillard Mitchell.

## HARRISON—\$28,000

A. Burgess, Benjamin McGulre, Fred Moultrap.

## HOPEWELL—\$50,000

Nathan Cogbill, Edward Maddux, Octavis Pritchard, Herbert Thompson.

## LYNCHBURG—\$710,000

Oscar Barker, Louis Burnett, Willis Dillard, Volle Holt, T. Maher, W. Montgomery, Joe Thomas, Herbert Williams.

Industrial Company:—No. 9, 127 claims, \$30,742.

## NEWPORT NEWS—\$690,000

Wm. Bryant, George Cummings, James Outland, Wm. Troutman, James Ward, Wm. Zell.

Industrial Companies:—No. 3, 11 claims, \$2,009; No. 9, 121 claims, \$40,489.

## NOFOLK—\$1,732,000

Over 113 Ordinary Claims

Over 378 Industrial Claims

Alexander Asher, Thomas Christenbury, Charles Collimus, Jr., Rowland Culpeper, Wm. Doherty George Elliott, Paul Farquharson, Charles Francis, D. Gill, Simon Greenberg, Henry Hanger, John Hardeen, John Harvey, Wm. Jackson, Richard Jacobs, Jacob Legum, Thomas Machen, August Malmgren, Wm. Monroe, Arthur Moss, Wm. Pitt, Edward Porter, James Rieves, Fred Rogers, Abram Rosenberg, Oscar Scott, Massey Shepherd, Dr. Robert Smith, Louis Snyder, Edwin Tyree, Coleman Weiss, Pressley White, Leonard Williams.

Industrial Companies:—No. 3, 35 claims, \$10,447; No. 6, 47 claims, \$7,784; No. 9, 296 claims, \$82,973.

## PETERSBURG—\$460,000

Joe Galigan, Harvey Glauss, Jr., Nathaniel Harrison, Coale Hudson, Charles Dr. Moody, Wm. Reese, Joseph Riddle, John Sutherland, Fred Stanfield, Joel Sykes, Herbert Tucker, Henry Walker, Wm. West, Wm. Whittle.

Industrial Companies:—No. 3, 6 claims, \$1,477; No. 9, 170 claims, \$37,714.

## PORTSMOUTH—\$787,000

George Armistead, Christopher Bailey, Clarence Belch, Rofel Goldblatt, E. Lindsay, Wm. Ogletree, Thomas Phelan, Charles Trott, Charles Walters, David Watts, Thomas Webb, Charles Welton, George Wiley.

Industrial Company:—No. 9, 170 claims, \$46,642.

## PULASKI—\$82,000

John Dix, Andrew Martin, Arthur Sizer.

## RICHMOND—\$3,810,000

Over 243 Ordinary Claims

Over 660 Industrial Claims

Thomas Allen, George Banta, Arthur Bass, John Baugh, Floyd Berrier, Victor Braunstein, Louis Bromm, Harry Cole, Wm. Cox, Elmer Crutchfield (Gen. Agt. Equitable Life), Hyman Emroch, Ernest Ferguson, David Galloway, Samuel Goldsby, Alfred Gray, Jr., Robert Green,

## PROVIDES SOCIAL SECURITY BY OWN EFFORT

What the American people know about life insurance is to their enduring credit, as 63,000,000 policyholders can readily attest. It is no paradox to say that although this institution is not generally understood, it is everywhere familiar. There is still plenty of opportunity to show that it is the sum of individual savings applied with two-way power—at once the resources of the individual and the life blood of enterprise seeking capital for business needs.

In its larger significance it is cheer and comfort, education and well-being, for millions of people. It is balm for the living, rather than a mortuary compact satisfied only with death.

If anyone ever takes the trouble to cast up the national balance sheet in terms of the good things of life on the American plan, I suspect he will find that all our boasted advantages are bottomed in thrift. Easy enough to talk of sharing this world's goods. First must come the wherewithal to divide, the excess of substance to pass on to others, the individual solvency to which the prudent man looks for emergency means and the expectation of a competency.

There can be no future where there is no determined pledge to it in the present. Life insurance gives to every citizen the opportunity to achieve adequate social security by his own effort.

—Merle Thorpe, editor and publisher of "Nation's Business."

Lewis Hanes, Francis Henley, Graham Hobson, Wm. Hobson, Waller Holladay, David Houser, Edward Hughes, Welford Humphreys, Adolph Hutzler, Herbert Jackson, Silas Ledman, Orin Milkin, Preston Mills, George Mooney, John Morton, Daniel Myers, Stanley Myers, Wm. Pettway, Letcher Reid, Merritt Rhodes, Jesse Richards, Saxe Roberts, Paul Ruehrmund, Abraham Sachs, John Scott, John Stringer, Lafayette Vaughan, H. Warner, Charles Williams, Aubin Wiltshire, Thos. Wood (dentist), Wm. Wood.

Industrial Companies:—No. 3, 121 claims, \$19,679; No. 6, 45 claims, \$5,637; No. 9, 394 claims, \$119,211; No. 10, 71 claims, \$14,063; No. 12, 9 claims, \$2,244; No. 13, 20 claims, \$4,327.

## ROANOKE \$990,000

Over 61 Ordinary Claims

Over 136 Industrial Claims

Charles Arnes, Frank Brumbaugh, Dr. Thomas Burke, Andrew Camper, Norwood Carper, Edward Gaines, Horace Guy, Abram Hash, Horace Hood, Jr., Grant Howard, Fleming Hurt, Roy Law, James McAllister, Ernest Mason, Abraham Milan, Jerre Montague, Sherrard Moseley, Wm. Phillips, Edward Reed, Emory Short, Sr., Wade Stump, Percy White, Thomas Wilkes.

Industrial Company:—No. 9, 136 claims, \$35,714.

## SUFFOLK—\$411,000

Lee Britt, James Chalmers, James Chapman, John Copeland, John Darden, Frederick Pollard, Joseph White.

## WINCHESTER—\$97,000

Charles Dick, Wm. Funk, Benjamin Knight (dentist), Ernest Tharpe.

## WYTHEVILLE—\$92,000

Wm. Frye, Wilmer Rorrer, Thomas Sharitz.

## OTHER VIRGINIA TOWNS—\$1,310,000 (Partial List)

•Alfonso: I. Rice.—Arlington: Wm. Hammond (minister), Edna Tinkler. •Bedford: N. Rucker.—Blacksburg: H. Gibson.—Bland: A. Neel.—Bluefield: J. Routh.—Bridgewater: J. Coffman.—Bristol: W. Rouse (atty.).—Brooke: W. Lowry.—Buena Vista: Dr. C. Groseclose. •Carson: P. Halligan.—Centerville: Dr. T. Harris.—Chatham: E. Lewis, R. Shields.—Chilhowie: L. Martin.—Christchurch: W. Booth.—Christiansburg: C. Charlton.—Clifton Forge: J. Payne.—Clintwood: O. Bentley.—Colonial Heights: W. Riggins.—Cumberland: C. Stout.—Daleville: I. Layman.—Danville: H. Lea, W. Lynskey.—Industrial Companies:—No. 3, 1414 claims, \$36,739; No. 10, 25 claims, \$4,114; No. 13, 8 claims, \$1,420. •East Falls Church: B. Cox.—East Radford: Dr. J. Noblin, J. Tyler.—Eggleston: M. Gooch.—Emporia: M. Green, W. Jones.

•Fairfield: A. Brown.—Fort Belvoir: J. Wynne.—Front Royal: W. Browne, B. Hillidge. •Gladehill: B. Law.—Gladstone: J. Murray.—Gretna: G. Hines, J. Stephens. •Harrisonburg: B. Garber.—Hillsville: C. Davis, E. Hicks.—Honaker: C. Porter (dentist). •Independence: Rose Fulton, J. Wingate.—Irvington: O. James, G. Southworth. •Java: A. Brown. •Kenbridge: H. Edmonds, A. Wallace.—Kinsale: G. Bailey. •Langley Field: A. Waller.—Lawrenceville: G. Malone.—Lexington: C. Rogers, O. Whitmore.—Lovettsville: L. Umbaugh. •Manassas: Mabel Ford.—Marion: J. Wolfe.—Martinsville: Dr. B. Culler, J. Williams.—Meadowview: J. Litton, H. Smyth.—Mt. Jackson: G. Geary, W. Pence. •Nathalie: J. Owen, W. Roark.—New Castle: C. Raines.—North Emporia: R. Harding.

•Orange: R. Mills. •Pangoteague: C. Guy.—Parisburg: C. King.—Parkley: Dr. I. Hurst, W. Phillips.—Pearisburg: A. Dinsmore, C. King.—Providence Forge:

G. Harvey. •Rapidan: J. Sims.—Richlands: Agie Buskirk, Rebecca Harris.—Rocky Gap: C. Suthpin, A. Simms. •Salem: Nellie Sherrard, T. Smith.—Scottsville: F. Holt, Lillian Peoples.—Smithfield: J. Underwood.—South Norfolk: L. Everton, F. McSparran.—Stanley: Laura Grim, R. Webster.—Staunton: C. Livick; Industrial Company:—No. 10, 41 claims, \$11,905.—Stony Creek: J. Clements, A. Crowder. •Toms Brook: J. Wisman. •Victoria: Lillian Everett, Dr. W. Willis. •Wakefield: R. Daughtrey.—Warsaw: C. Jenkins, M. Sisson.—Waverly: S. Ellis.—Windsor: K. Turner.—Winterpock: L. Osborne. •Yorktown: T. Crockett.

## "The People Who Live Without It Are Not Living the Proper Way"

VIRGINIA—I had to use money for paying debts and to continue the business. My husband left me with an Electrical Shoe Repairing Shop, I have five children, three in school; my oldest son took the shop and we are trying to keep it open but if I didn't have any other source of money I would have been compelled to stop two of my boys from school and go to work and go to work myself. What I think of life insurance is "The People who Live without it are not Living the Proper Way." I have all I can carry on all five of my children and myself and would hate to be without it. My insurance while it isn't much has been a life saver and I never would have saved my little business this long without it. Thanks to insurance today we are almost out of debt.—Mrs. C. C. V.

## WASHINGTON

Total Payments .....\$26,600,000  
Rank in Payments .....23rd  
Rank in Population .....30th  
Payments Per Capita .....\$16.19

(For towns with fewer claims see end of list)

## ABERDEEN—\$158,000

Jack Castle, James Manley, Mike Rajcich, Noel Whitmer.

## ARLINGTON—\$37,000

Gertrude Hoglund, Timothy Holland, Hugh Sessoms.

## BELLINGHAM—\$360,000

W. Brown, George Carpenter, Charlie Hess, Oswald Lien, Geo. Miles, Frank Pitts, Ebey Robinson, John Rue, Joseph Wahl, Russell Waite, Ernest Wells, Frank Whipple.

## BREMERSTON \$116,000

James Davies, Wm. Duckart, Robt. Gough, Julius Iverson, Roy Smith.

## BURLINGTON—\$22,000

Iva Gallagher, Thomas Kernaghan, Chris Knutzen.

## CAMAS—\$30,000

Dennis DeCoursey, Nettie Kersey, James Parsons.

## CENTERVILLE—\$15,000

Robert Letlow, Wilbert Niemela, James Stackhouse.

## CENTRALIA—\$83,000

James Clark, Edward Guenther, Annie Saunders.

## CHEHALIS—\$38,000

Elbert Conn, Ernest Gowen, Roy Lotz.

## COLFAX—\$25,000

James Edson, Alfred Frischknecht, John Streib, Ernest Watson.

## EVERETT—\$310,000

John Beatty, John Hedberg, Velma Powlesland, Vera Warrick, Sophi Westberg.

## KELSO—\$37,000

Jesse Bennett, Rev. Alfred Frischknecht, Marion Walden.

## KENNEWICK—\$40,000

John Bockstruck, Esther Malchow, George Shanafelt, George Wick.

## LONGVIEW—\$75,000

Thomas Germa (ins.), Edwin Hamilton, Elmer Laulainen.

## MOUNT VERNON—\$54,000

Lyle Fox, Satira McKinnon, Christopher Solne.

## OLYMPIA—\$188,000

Addie Hageman, Minerva Maxwell, Frank Ralston, Julius Rummens, Paul Weyrauch (ins.).

## PORT ANGELES—\$64,000

Anders Andresen, James Hooker, Archie Kidd.

## PROSSER—\$30,000

Ethel Fristoe, Ellsworth Howard, Alfred Melgaard.

## FULLMAN—\$85,000

Kenneth Carter, Robert Jenner, Thomas Martin, S. Wetherell, Alfred Wexler, Frank Wilson.

## PUYALLUP—\$96,000

Wm. Langdon, Jake Nightingale, Gysbert Voors.

## SEATTLE—\$7,190,000

Over 320 Ordinary Claims

Over 46 Industrial Claims

## CLAIMS BY AMOUNTS:

1 \$500,000 or over  
1—100,000 to \$250,000  
5 50,000 to 100,000  
7 25,000 to 50,000  
22 10,000 to 25,000  
46 5,000 to 10,000

John Anderson, Hans Austin, Solomon Barch, Charles Bateman, Wm. Best, Frank Boehm, John Brotherton, Arthur Broughton, Charles Brown, Cornelius Brown, Berthold Brudvik, Frank Carter, Herbert Chase, Quincy Clawson, James Coleman (ins.), Adam Cooper, Wm. Curry, Charles Edaburn, James Foley, John Forrester, Samuel Frantz, Donald Fredrick (founder Frederick & Nelson Dept. Store), Jacob Freiday, Henry Galbraith, Terrence Gallaher, James Gauntlett, Otto Georgie, Ervin Goodwin, Gerald Goss, Willis Greer, Dan Hallgrimson, Robt. Harper, Charles Holmes, Henry Jackson (ins.), Clarence Keil, Philip Kinney, W. Klett, Paul King, Frank Knowlton, Louis LaFourge, Dr. Goff MacKinnon, Hugh McCreery, John McInnes, Neil McMillan, Dr. Paul Mahone, Sanford Manheimer, Gustave Marks, Peter Mayberg, Joseph Mines, Fred Mitchell, Wm. Mockley, Lee Northington.

Ernest Perrone, Robert Peterson, John Pewters, John Pheasant, Charles Porter, Russell Reagan, Cornelius Reiser, Leo Richter, Calvin Ruggies, Joseph Russell, Wm. Sauer, August Schafer, Henry Schroeder, John Schulte, Eugene Seligmann, Chas. Sibley, Roscoe Smith, Dr. Frank Sprague, Peter Stalker, John Sweetser, Lee Van Voorhis, Carl Westlund, Paul Westling, Edwin Wilcox, Lewis Williamson, Edwin Yerden.

Industrial Company:—No. 8, 46 claims, \$9,005.

## SEEDO WOLLEY—\$47,000

Wyman Kirby, Edward Nelson, James Smith.

## SNOHOMISH—\$29,000

Bradshaw Goodwill, Mich Hereth, Christel Hintze.

## SPOKANE—\$1,496,000

Over 121 Ordinary Claims

Marion Adams, A. Anderson, Benjamin Barker, Guy Barton, John Bendzick, Charles Bumgarner, James Christensen, John Clark, Clarence Hartert, Victor Hendrickson, Alton Hill, Ernest Hunting, Virgil Jennings, Charles Jordan, Homer McCoy, Karlstem, Ellis LeMaster, Homer McCoy, Henry Mitchem, George Paepser, Thomas Penn, John Raymond, Frank See, Wm. Sjoborg, Norwood Smith, Harry Stewart, Barthel Triesch, John Vassaw, Dan Weaver, Dr. Robert Warner.

## TACOMA—\$1,888,000

Over 72 Ordinary Claims

Wm. Barrett, Emil Butts, Charles Christensen, Robt. Clarke, Smith Cogshall, D. Conner, Oscar Conquist, Finlay Coulson, Peter Ekstrand, Herbert August James France, Edwin Gregory, August Gustafson, Wm. Jamieson, Vernon MacLean, Frank Keil, Alexander MacLean, James McPahil, Chris Manthou, Raymond Meyer, James O'Reilly, Lars Peterson, Frederick Redway, Joseph Swanson, Joseph Vasey, Leo Weston, Eugene Williams, Wm. Wilson.

## VANCOUVER—\$31,000

David Beck, John Hancuff, Richard Joyce, Frank Lemley.

## WALLA WALLA—\$240,000

Fred Bond, John Coyle, Carlo De-tomasi, Amos Dice, Robert Gibbons.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Washington—Continued

LeRoy Gilman, Edward Mackin, David Powell, Michael Roach, Thomas Rusch, John Summers, Philip Yenny.

## WASHOUGAL—\$35,000

Edward Bennett, Upton Gibbs, Jorgen Henriksen, Ernest Rohrbaugh.

## VENATCHEE—\$148,000

Gershon Battey, Chester Howe, Severin Johnson, Winter Frowell, Rudolph Schultz, Leslie Storm, John Zufall.

## YAKIMA—\$390,000

Over 54 Ordinary Claims  
Marcus Anderson, Haland Blom-  
sath, H. Bohannon, David Carlson, Louis  
Cleaver, Charles Gagnon, John Gibson,  
John Hacker, Charles Huff, Charlie Phe-  
ters, Richard Miller, Laura O'Brien, Roy  
Sappenfield, Joseph Sears, Jos. Stussy,  
Harvin Thomason, John Van Wormer,  
John Warrell.

## OTHER WASHINGTON TOWNS—\$941,000 (Partial List)

●Alderwood Manor: M. Hill.—Au-  
burn: Catherine Henricks, E. King. ●Big  
Harbor: A. Modun.—Blaine: E. Adamson,  
M. Karason.—Brewster: H. Millberry.—  
Bucoda: E. Sanford. ●Carlton: W. Ross.  
●Cashmere: W. Duncan, R. Nelson.—  
Chewelah: C. Jett.—Colton: J. Kopf.—  
Custer: Lizzie Grasher, E. Whalen.  
●Davenport: C. Bumgarner, L. Cathcart.  
●Dear Park: W. Campbell, A. Fornfelst.  
●Edmonds: A. Graves.—Electric City: H.  
Carver.—Elk: Etta Wall.—Ellensburg: F.  
Prater.—Elma: Dr. M. Conway, M. Sar-  
gent. ●Ferndale: V. Douglas.—Fort  
Lewis: E. Collins.—Fort Steilacoom: L.  
Brewer, F. Kimball. ●Garfield: R. Acuff,  
H. Queener.—Graham: N. Nelson.—Guern-  
sey: G. Frederick. ●Helgate: F. Rothlis-  
berg.—Hoquiam: E. Colkett, F. Groves.  
●Kingston: V. Tarbill. ●Langley: W.  
Howard.—Leavenworth: H. Parkins, O.  
Yancey.—Lynden: N. Jacobson, H. Snider.

●Mahton: A. Turner.—Marysville: O.  
Friend, S. Summers.—Monitor: H.  
Gahringer.—Monroe: F. Tucker. ●Nes-  
pelem: H. Bencke.—North Bend: C. Kel-  
so. ●Oaksdale: C. Zimmerman.—Onalas-  
ka: L. Thompson.—Opportunity: G. Wil-  
kin. ●Palouse: J. Kamm, W. Lazelle.—  
Pasco: J. Genung, C. Hales.—Pateros: S.  
Deane.—Pomeroy: Florence Russell, F.  
Schuster.—Port Orchard: T. Ross. ●Quil-  
cene: Nancy Richmond. ●Racoma: Mae  
Flodin.—Rainier: R. Gehrke.—Richmond  
Heights: G. Slater.—Ritzville: G. Ander-  
son, N. Van Vleet.—Rochester: G. Johns,  
Ima Lind. ●St. John: V. Addington.—  
Selk: L. Baldwin.—Shelton: W. Huntly.  
●South Bend: J. Kleeb.—South Tacoma:  
J. Houx, H. Texido.—Stellacoom: Dr. M.  
Barber.—Sumas: Mrs. J. Smith, Taylor.  
R. DeWinter.—Tonasket: W. Colleary, E.  
Nelson. ●Uniontown: J. Bauer. ●Vader:  
Anna Lewis.—Van Zandt: T. Little.—  
Vashon: J. Roberts (atty.). J. McIlwee.  
●Wapato: J. Saul.—Waverly: C. Haw-  
thorn. ●Yelm: H. Bellinger.

## WEST VIRGINIA

Total Payments ..... \$22,100,000  
Rank in Payments ..... 31st  
Rank in Population ..... 27th  
Payments Per Capita ..... \$12.07

(For towns with fewer claims see  
end of list)

## ABSTED—\$22,000

Oscar Barnett, Robert Forloine,  
Morris Presson.

## BECKLEY—\$83,000

John Campbell (ins.), George  
George, Edwin Mulford, James Wilson.

## BLUEFIELD—\$173,000

Ernest Boswell, Riddick Graven,  
Thomas Felts, Raymond Lester.

## CARLEISLE—\$18,000

Percy Betts, Joe Dzik, Levi Martin,  
F. Windsor.

## CHARLESTON—\$1,885,000

Over 79 Ordinary Claims  
Over 128 Industrial Claims

Wm. Byrne (atty.), George Coyle,  
Guster Dudley, Wm. Fletcher, Lacy  
Green, Dana Hamilton, Jr., Wm. Hen-  
nessy, James King, Stephen Littlepage,  
Solomon May, Simon Moses, Walter Mur-  
rill, Carl Null, Mafford Rohr (dentist),  
Harold Rollins, Henry Rummel (atty.),  
George Shamblin, Harry Summerfield,  
Alfred Swearingen (ins.), James Thomas,  
Walter Thompson, Paul Youse, Carlisle  
Zeigler, Samuel Zimmerman.

Industrial Companies:—No. 14,  
\$1,086; No. 16, 123 claims, \$26,419.

## CLARKSBURG—\$580,000

Joseph Berger, Charles Bibbee, Dr.  
Solomon Cherry, Wm. Graeber, Jacob  
Jackson, Alva Napp, Lawrence Lemas-  
ters, Archie Nutter, Earle Taylor, Charley  
Theodorou, Elmer Wilkinson.

## CRANBERRY—\$18,000

Charles Brizendine, J. T. Creed, S.

Lovell, Gilbert Matthews, Anthony  
Rognsky.

## ELKHORN—\$39,000

V. Bodnar, Geo. Hairston, Kezer  
Osborne, Edward Read, George Richar-  
son, T. Roark, Leroy Saunders, John  
Simpson, Robert Williams.

## FAIRMONT—\$280,000

George Boggess, Oscar Brook-  
mann, John Devison, Robert Miller, Harry  
Morris, Harry Robinson, George Ross.  
Industrial Companies:—No. 14,  
\$8,760; No. 16, 10 claims, \$1,334.

## HOLDEN—\$28,000

Dean Alexander, James Music, Fred  
Zamow.

## HUNTINGTON—\$1,240,000

Iva Adkins, Claude Booth, Frank  
Bruestle, Ernest Curry, Orville Deegan  
(atty.), Zechariah Garton, Wm. Guil-  
foyle, Charles Hall, Herbert Hollands-  
worth, Evert Husk, James Kennard, Wan-  
dall Marks, Emmet Myers, Curtis Nichols,  
Joe Nuckols, Henry Petry, Harmon  
Schramm, Walter Scott, Albert Sprague,  
Walter Starkey, Wilson Stevens, Robert  
Tooley, Charles Wilson.

Industrial Companies:—No. 15, 94  
claims, \$17,293; No. 16, 360 claims,  
\$67,512.

## LOCHGELLY—\$18,000

John Burks, Emory Ellison, S.  
Hall, John Lucas, J. Mitchell, D. Tucker.

## LORADO—\$15,000

Joda Bailey, Joe Christopher, James  
Hill, Reggie Newbill.

## MALLORY—\$14,000

Charles Dillard, Dr. Benjamin  
Hume, John Miko.

## MARTINSBURG—\$146,000

Norman Cole, Paul Graham, Floyd  
Hawkins, Chas. Johnson, Wm. Luria,  
Larence McCormack, Fred Payne, Hannon  
Reed, Scott Sions.

## MORGANTOWN—\$253,000

Margaret Black, Cyrus Boyers,  
Wilbur Kay, Frank Kenyon.  
Industrial Company:—No. 14, \$6,  
607.

## PAGETON—\$19,000

George Cuthbertson, Louis Dis-  
horne, Victor Lebroski, Frank Rua, Nel-  
son Smith.

## PARKERSBURG—\$395,000

Charlie Bricker, Columbus Geho,  
Noah Ogden, John Richardson, Francis  
Rowley.

Industrial Company:—No. 14, \$1,  
620.

## POINT PLEASANT—\$73,000

John Franklin, James Lovell, Rob-  
ert Sayre.

## SKELTON \$23,000

Alex Davidson, Frank Ferguson,  
W. Lewis, Wm. Woodrum.

## SPENCER—\$61,000

Hubert Adams, Ira Byers, Clyde  
Cleaver, Harry Haught, Wm. Valen-  
tine.

## SPRAGUE—\$20,000

Peter Interdonato, Lacy Roop, W.  
Wheeler.

## SUMMERLEE—\$30,000

Sam DeJarnett, Edward King,  
Charles McDaniels, Wesley Norris, Allen  
Penny, Robert Willis, Wm. Willis.

## VIVIAN—\$19,000

Mary Barrett, Martin Bunk, L.  
Johnson, Robert Powell, Carmelo Sidati.

## WELLSBURG—\$110,000

Ralph Cox, Charles Duely, Jesse  
Reeves.

## WESTON—\$95,000

Roal Bush, Strauda Cutright, Clyde  
Heater, Okey Ocheltree, Cecil Stanard.  
Industrial Company:—No. 14, \$1,  
571.

## WHEELING—\$1,244,000

Over 96 Ordinary Claims  
Over 183 Industrial Claims  
John Carman, Charles Carson,  
Charles Carter, Fred Guelker, James Hill,  
Samuel Jacob, Jr., Charles Jeffers, Wm.  
Jones, P. Kaltenbach, Myron Keith, Sea-  
ward King, Geo. Laughlin, Cornelius Mc-  
Namara, Elmer Maxwell, Vincent Owens,  
Floren Schubert, Charles Seidel.  
Industrial Companies:—No. 9, 35  
claims, \$8,510; No. 14, \$29,979; No. 16,  
148 claims, \$31,291.

## WHIPPLE—\$14,000

Lee Craft, James McCormick, Clar-  
ence McMillion.

## OTHER WEST VIRGINIA TOWNS—\$1,145,000 (Partial List)

●Accoville: H. Cox.—Alderson: J.  
Hanson.—Alexandria: Dr. O. Ryder.—Al-  
goma: H. Hairston, S. Saunders.—Am-  
herstdale: J. Vanover, A. Pruden.—Ash-  
land: M. Chatman, S. Weathers.—●Bar-  
boursville: W. Constanle.—Big Chimney:  
W. Catlett.—Buckhannon: T. Farnsworth,  
E. Ogden.—Burnt House: E. Goff. ●Cam-  
eron: W. Jackley.—Ceredo: W. Grate.—  
Chester: G. Pipes.—Clay: L. Gibson.—  
Crites: P. Lyons. ●Danville: H. Izard.  
●Durbin: S. Hiner. ●East Gulf: L. Holland,  
S. Hunt.—Elkins: G. Goldberg, E. Tal-

bott. ●Fairview: G. Clayton.—Falling  
Waters: E. Brannon.—Fayetteville: C.  
Dillon.—Franklin: D. Ruddle, N. Scott.  
●Garwood: B. Ramsey.—Goodwill: M.  
Keffler, C. Nisewander.—Grafton: R.  
Rogers.—Industrial Company:—No. 14,  
\$3,054. ●Harrisville: F. Hall.—Hedges-  
ville: G. Barnhart.—Hinton: Dr. J.  
Bigony.

●Irmann: H. Hamlet. ●Jane Lew:  
I. Nay. ●Keystone: J. Woods.—Kyle: N.  
Coleman, D. Jones. ●Lamar: M. Cooper,  
S. Perry.—Landraft: G. Hawthorne, H.  
Kitterman.—Lewisburg: Dr. M. Dillon.—  
Logan: J. Johnson.—Lyburn: E. Har-  
rison, V. Wells. ●Mabscott: J. Lambert.  
—Man: D. Mann.—Marlington: Dr. F.  
McClintic.—Monteville: I. Brooks.—  
Moundsville: H. Roberts, A. Scroggins.

## POND DU LAC—\$283,000

Herman Becker, Bernard Braun,  
Carl Brugger, Elton Dunham, William  
Farrey, Oscar Gise, William Grunwald,  
John Holterman, Thomas Jackson, Lewis  
Jacoby, John Kastoff, Berthold Kremer,  
Joseph Kuehl, Clarence Launders, Wil-  
liam Lindner, Herbert Marggraf, Charles  
Murphy, Dr. Albert Pullen, Edward Rea-  
gan, George Schroder.

## PORT ATKINSON—\$160,000

Fred Bless, Grover Farmer, Dr.  
Julius Franzel, Paul Lange.

## GREEN BAY—\$417,000

Over 70 Ordinary Claims  
John Blodgett, Henry Boland,  
Charles Brandt, Frank Charvat, Richard  
Coat, Roscoe Dahlberg, Frank Deuster,

## TO PRESERVE AMERICAN SYSTEM

"The institution of life insurance," said F. H. Clausen, of  
Horicon, Wisconsin, in commenting on the payments made in this  
state during the past year, "was born from a realization of personal  
responsibility to the family and society. It is the best expression of  
intelligent cooperation based on mutual thrift.

"In these days of apparent growing disregard of personal obli-  
gation through individual effort, life insurance furnishes the best  
example of what is needed to preserve the American system."

Jr.—Mount Hope: D. Hill, F. Tucker.  
●Newell: W. Shepherd.—Nitro: O. West.  
●Oak Hill: J. Richards, F. Robertson.  
—Orgas: J. Crockett. ●Paden City: J.  
Brown.—Parsons: R. Wilfong, Thelma  
Wimer.—Peach Creek: H. Brown, T.  
Hammock.—Pineville: E. Worrell.—  
Princeton: J. McConnell, L. Willyoung.  
●Quinwood: J. Bell.—Red Star: R. Roop.  
—Richwood: J. Greer.—Ridgeley: R.  
Swartz.—Ripley: T. Sayre, G. Straley.—  
Rock Cave: C. Hevener. ●St. Albans: R.  
Bright.—Scarbro: C. McCarty, F. Wash-  
ington.—Shinnston: F. Ferguson.—Sister-  
ville: H. Stephan.—South Charleston: R.  
Horne, M. Webster. ●Terra Alto: Dr. W.  
Bailey. ●Union: T. Shaver. ●Valley  
Chapel: J. Hall. ●Wallace: E. Ashcroft.—  
Webster Springs: N. Carr.—West Union:  
C. Davis, J. Young.—Williamstown: C.  
Collins, W. Davis.

Herman Fiedler, Patrick Gillespie, Ed-  
ward Holub, Henry Kellner, George  
Ketchum, Henry Klaus, Charles Madden,  
John Martin, Charles North, Gustave  
Obry, August Peters, Carl Radung,  
Frank Ramsay, Otto Schroeder, Julius  
Schwantes, Milton Smith, Martin Umen-  
tum, Henry Van Den Avond, Arthur Vor-  
pahl, Joseph Windhauser, Oldrich Won-  
drash.

## HARTFORD—\$32,000

Herman Duberke, H. Raschka, C.  
Zunker.

## HILLSBORO—\$16,000

Joseph Schiller, Frank Stastka,  
Thomas Vaningan, Fred Vlasak.

## JANESVILLE—\$942,000

William Campton, Harry De Jean,  
William Frey, Herman Getchell, Frank-  
lin Kauffmann, Emil Lillquist, Arthur  
Livingston, George Parker (chairman of  
board, Parker Pen Co.), Fred Schmitt, Dr.  
Fred Sutherland, George Wright.

## JEFFERSON—\$35,000

Ray Adler, William Bielek, Jacob  
Brandel, John Hix.

## KAUKAUNA—\$94,000

Harry Behling, Walter Buetow,  
Oliver Casey, August Lopar, George Sei-  
fert.

## KENOSHA—\$434,000

Charles Bullamore, Peter Clemons,  
Jacob Gies, Timothy Harrington, Carl  
Jensen, Henry Kotz, R. Lockwitz, Willard  
Miller, John Ontko, Dr. Herbert Robinson,  
Charles Rock, Frederick Seidman,  
Thomas Wilke, Otto Wisch.

## KEWAUNEE—\$47,000

Emil Brusky, Roland Folk, Charles  
Haen, William Kuehl, Edward Kinstet-  
ter, Charles McCalvy, Jerry Robillard,  
Jan Vesely.

## LA CROSSE—\$460,000

William Asselin, Rev. Kilian Beyer,  
Thomas Daley, Robert Krutzner, Frank  
Monty, Peter Schiltz, Sr., Alton Schoepf,  
Ronald Smith, J. Tietz, Glenn Waterman.

## LADYSMITH \$39,000

DeWitt Becker, Frank Koditek,  
John Veith.

## LAKEMILLS—\$53,000

Herma Kell, Edward Kortendick,  
Edward Krause.

## MADISON—\$1,296,000

Over 95 Ordinary Claims  
Ernest Bateman, William Bonnell,  
James Bradley, Dr. Charles Brooks,  
Hiram Brownfield (ins.), George Buchan-  
an, William Christensen, Asa Clark,  
Chester Constantine, Edward Dousman,  
Michael Elerman, Hubert Ford, William  
Haake (ins.), Hubert Haas, Roman Heil-  
man (atty.), Frank Heindel, Gerald  
Jamieson, Milton Kamm, William McNeil,  
Albert Martell (vice-pres. Bell & Farrel,  
Investment Counsel), William Mathews,  
Fred Mueller, John Nolter, George O'-  
Connell, Albert Ophaug, (prop. Simon  
Hotel), James Overton, Wilbert Spraul,  
Andrew Staber, Theodore Trulson, Ray-  
mond Wermuth.

## MANITOWOC—\$492,000

Over 48 Ordinary Claims  
Hans Bauer, Edwin Bedell, Herbert  
Bentheimer, Emil Dickert, George Eggert,  
Joseph Frieder, Andrew Hammer, Chri-  
stian Hendries, Charles Hoyer, Herbert  
Larson, Michael O'Donnell, August Ott,  
Charles Reindl, William Timm, Lawrence  
Valenta, Joseph Wilda, Charles Witt.

## MARSHFIELD—\$82,000

Andrew Abbott, Fred Bauer, Ed-  
ward Komis, William Rossman, Edward  
Schermetzler.

## MAKONAH—\$30,000

Peter Ballweg, Lawrence Gorst, Eu-  
gene Powers.

(Continued on next page)

Names in each town are only a partial list of claims paid during 1937.



## Wisconsin—Continued

## MENASHA—\$98,000

Owen Damon, Elmer Powers, Martin Schmidt.

## MENOMONEE—\$73,000

Louis Berger, George Diller, William Will, Oscar Wilson.

## MERRILL—\$94,000

John Brandt, Erich Kubitz, Charles Mittag, August Priebe.

## MILWAUKEE—\$13,515,000

Over 593 Ordinary Claims  
Over 252 Industrial Claims  
CLAIMS BY AMOUNTS:

4—	\$100,000 or over
6—	50,000 to \$100,000
19—	25,000 to 50,000
28—	10,000 to 25,000
53—	5,000 to 10,000

Albert Abraham, Meyer Abrams, Rev. Edward Albrecht, Jessie Anweiler, Wilson Baker, Walter Ball, John Bar-chard, George Becker, Victor Boyles, Robert Bruhn, Louis Buchsbaum, Frances Budzien, Frank Burnham, John Callaghan, Jr., William Casper, Arthur Castella, William Chambers, John Collins, Emil Dargatz, Edward Deards, William Degnan, Otto Drake, Charles Ehler, Joseph Fischer, Clifton Gosch, Hovey Gray, Frank Hamm, August Heyden, William Hoffman, John Holthouse, George Holt, Joseph Hoyer, Herman Hucke.

Otto Jaeger, Ross Johnson, Sr., Joseph Kern, Henry Kessler, Peter Kleis, Franz Klobier, Philip Knuth, Joseph Kobs, Albert Kretlow, John Kreuser, Otto Kudling, Gustave Kuether, Carl Kurth, Henry Lange, Ludwig Lang, William Linke, Frank Liska, Arthur Loeffler, Frank Loesch, Fred Luplow, William Lux, Junior McCabe, William McElroy, Charles McIntosh, George Marcussen, William Martin, Henry Maurer, Oscar Mayer, Irving Melcher, Richard Nemitz, John O'Connor, Frank Palmer, Edmund Paul, Thomas Pendergast, Albert Penoske, David Philipson, Peter Pinter, Albert Prugger.

James Quinn, Richard Quinn, George Raabe, Herman Rademacher (pres. & mgr. Cream City Casket Co.), Thomas Ray, Harold Reagan, Daniel Richter, John Roehl, William Root, Frank Sander, Charles Sauer, Charles Saveland, Henry Schaefer, Raymond Schuler, Martin Schultz, Harold Siljan (real estate), Chester Sims, Carl Smith, Ed Stanek, August Steffen, Stanislaus Studer.

Eugene Tehard, Edward Tessner, Adolph Vogel, Alexander Walloch, Thomas Ware, Dr. Frank Wasielewski, Dr. Harvey Webb, William Wegge, George Whitney, Frederick Worthington, George Yeager, David Young.

Industrial Company:—No. 8, 252 claims, \$61,237.

## MONROE—\$63,000

Hans Brunner, J. Fitzgibbons.

## NEENAH—\$277,000

Melvin Anspach, James Barnett, Jr., Henry Julius, William Kinnam, John Kuehl, Elmer Renner.

## NEW LONDON—\$45,000

Milton Buboltz, Arthur Much, Louis Ravy, John Zitske.

## NORWALK—\$68,000

Maurice Heffernan, Joseph Schmidt, Charles Yohnke.

## OSHKOSH—\$430,000

William Kleinschmidt, John Kleockner, August Schultz, James Sutton, Albert Tesch, William Westphal, Arthur Wolf.

## PARK FALLS—\$36,000

William Henkel, Olav Stenehem, Frank Stone.

## PHILLIPS—\$20,000

Jordan Filipek, Alfred Neu, George Reedal.

## PORT WASHINGTON—\$216,000

Nicholas Baus, John Gilson, Jr., William Leissring, Peter Roelse, William Ubbink, John Uselding (atty.).

## PRAIRIE DU CHIEN—\$72,000

Joseph Lechner, Vancel Novak, John Slama, Emil Strauman, Jan Sukrada.

John Ramchek, Frank Shemanske, Martin Spellman, Felix Weinberg.

## STOUGHTON—\$62,000

Oscar Forton, Elmer Howe, Mack Olsen.

## STURGEON BAY—\$37,000

Urbain Allie, Wenzel Heck, Albert Klansky.

## SUPERIOR—\$351,000

Theodore Bernacki, Leonard Berthune, Gordon Blackburn, Edward Cass, Clarence Christianson, Jerry Lauzon, Peter McGowan, William Mead, Nicholas Stork.

## GOVERNOR MARTIN COMMENTS

In commenting on the life insurance payments in Washington last year, Governor Clarence D. Martin said:

"The institution of modern life insurance seems to have successfully withstood those shocks inherent in business crises that so often impair or destroy other types of financial institutions. It has emerged triumphant from wars, panics, pestilences and depressions, showing little of the devastating effects so often suffered by other business institutions.

"There seems to be no saturation point for life insurance at which the volume will remain constant. Its great service in assisting in solving problems beyond the ability of the individual to solve for himself will ever make its strong appeal to the conscience of mankind."

## RACINE—\$566,000

Fred Anderson, Henry Baker, Wilfred Bastien, Herman Becker, Peder Bunch, James Farnsworth, Julius La Canne, Harry Morgensen (vice-pres.-sec. Service Transport Co.), Nicholas Obertin, George Pugh, August Schacht, Arthur Shattuck, Chris Sorenson, Edward Whalen, Griffith Williams.

Industrial Company:—No. 8, 40 claims, \$9,595.

## RHINELANDER—\$122,000

Elsie Abendroth, John Hildebrand, A. Marquardt, Maurice Straub, William Tucker.

## RICE LAKE—\$110,000

Joseph Fencel, John Gillen, Albert Hathaway, William Hermesen, Carl Jacobson, Joseph Josephson, Charles Moulton, James O'Brien (ins.), Jasper Olsen (ins.), Martin Paulson, Bernard Steffen.

## RICHLAND CENTER—\$36,000

Howard Huffman, Lowell Potter, William Wilson.

## SHEBOYGAN—\$690,000

Henry Aldag, Edward Bowler (atty.), Peter De Braal, Edwin Dix, Emanuel Eickberg, Henry Engelking, Alfred Grube, Theodore Grube, William Haack, Gilbert Halverson, Gustav Helming, Theodore Hustung, William Lutz, Albert Mihm, William Pfeiler, Archie Reimes, Philip Schneider, William Seltz, Clarence Stahl, Walter Weber.

## SPARTA—\$64,000

Marcus Aney, William Crosby (bank pres.), Warren Moore, Simeon Oakes.

## SPOONER—\$27,000

Tony Ella, Lewis Jones, Jerry Logan.

## STEVENS POINT—\$151,000

Frank Disher, Rev. Francis Nowak,

## TOMAH—\$41,000

Joseph Betthausen, Henry Christensen, Arthur Guthrie.

## TWO RIVERS—\$96,000

Victor Emond, Matous Kafka, Elmer Landt, Ernest Mandel, Peter Mueller, John Schneider.

## WATERLOO—\$216,000

Roger Guenther, Rold Kremer, Henry Krueger, Edgar Miller, Edward Reuteler, George Scheele (vice pres. W. F. Brandt & Son Co., Dry Goods).

## WAUKESHA—\$232,000

John Gesser, Albert Lau, Edward Mueller, Dr. George Peterson, Carlyle Raabe, Herbert Scheibe, Timothy Stoeckel.

## WAUSAU—\$366,000

Charles Barwig, Joseph Bauman, Ray Chartier (ins.), Lawrence Dettmering, Lethair Hahneiser, John Kilroe, John Klein, John Lout, Alfred Lohrey, Richard Olson, Ernest Plautz, Robert Radloff, John Sanders, Marshall Schneider, Oscar Wennberg.

## WAUWATOSA—\$415,000

John Devine, Ernest Eggersgluess, DeWitt Hales, George Rosenstock, Dr. Paul Rupp, J. Schissler, Patrick Sullivan, Charles Wendeberger, Otto Zodner.

## WEST ALLIS—\$240,000

Josef Kovanda, Joseph Scannell, Cyril Velser.

## WEST BEND—\$136,000

Louis Hess, William Kahl, Albert Kahlhamer, Raymond Maichle, Thomas O'Meara (atty.), George Riley, Carl Schaps, Lawrence Ullian, William Warnkey.

## WHITEWATER—\$55,000

Rose Barker, Eri Lewis, Lyle O'Neill.

## WISCONSIN RAPIDS—\$85,000

George Bartels, John Brennan, Richard Lau, Alfred Mallette, M. Plyer, Frank Suchowski.

## OTHER WISCONSIN TOWNS—\$2,212,000 (Partial List)

•Abbotsford: A. Wellman.—Abrams: W. Jahnke.—Algoma: M. Diefenbach.—Almena: B. Berkowitz, M. Spielman.—Amery: C. Eggenberger.—Arkansas: F. Buchanan.—Athens: J. Riley.—Avoca: H. Larson, A. Rakow.—Baldwin: C. Norman, J. Voskuil.—Baraboo: M. Pierce, J. Sautelle.—Barron: A. Berghold, H. Melgard.—Belgium: P. Kraus.—Belmont: J. Magby.—Birchwood: J. DeKeyser.—Boyd: J. Harding, H. Kleiner.—Brookfield: F. Searles.—Brownsville: F. Garbrecht, Serena Haberkorn.—Buffalo: F. Bohlinger, E. Miller.—Burlington: A. Cunningham, L. Forge.

•Cadott: Frances Petrlik, J. Roussar.—Caledonia: C. Christiansen, E. Kafer.—Cascade: W. Liebenstein, H. Taylor.—Catawba: F. Gruber.—Cedarburg: F. Frens, A. Scheunemann.—Clear Lake: E. Christensen, N. Howard.—Colfax: H. Johnson, Emma Myers.—Columbus: H. Peterson, B. Wright.—Crivitz: L. Glawe.—Custer: D. Rice.—Dalton: H. Gerhar.—Darlington: P. Thurber.—Deer Park: J. Walsh.—Dodge: M. Kaldunski, M. Miller.—Dodgeville: A. Berryman, F. McDonald.—Eagle: A. Kaiser.—East Troy: A. Swoboda.—Elk: O. Belan.—Elk Mound: H. Hanson.—Embarrass: M. Lemko.—Escanaba: O. Kraus.—Evansville: W. Green.—Fairchild: L. Gaillardet.—Ferryville: W. Tully.—Florence: A. Palmquist, A. Robichaud.—Franklin: J. Cizek.—Franklinville: G. Hengst.—Fremont: N. Johnson, O. Krueger.—Geneva: O. Voss.—Gillett: Rev. G. Kunz.—Greenwood: F. Warnke.—Gresham: C. Franklin, W. Harshbarger.—Hales Corners: J. Pruess.

—Hayward: V. Cardoni.—Hollandale: O. Thompson.—Horicon: J. Evans, L. Neitzel, Hurley: M. Downs, W. Walter.—Hustisford: W. Becker, W. Zuelsdorf.

•Jackson: A. Gardner.—Juda: P. Schilt.—Juneau: P. Sabatke.—Kendall: F. Betthausen.—Knapp: J. Hansman, Emma Styer.—La Farge: S. Daines.—Lake Geneva: W. Lock, H. Williams.—Leon: G. Gilbertson.—Luxemburg: F. Fencil.—McFarland: O. Aamodt (ins.).—Manawa: R. Lindsay, L. Zemple.—Marquette: A. Murphy (atty.).—Markesan: G. Bender.—Mauston: R. Holgate, J. Kaufman.—Medford: H. Dirnke.—A. Criddle, Cordy.—Melrose: M. Berg.—Menomonie: Falls: N. Benstein.—Milton Junction: P. Gourley, H. Ruch.—Mineral Point: W. Compton.—Montfort: E. Turner.—Montpelier: E. Cisler.—Mosinee: J. Krivance.—Mountain: R. Nettleton.—Mountain Horeb: J. Lynch, Jeannette Rue.

•Nekoosa: Jozefa Mikucka.—New Auburn: J. Mouchka.—New Denmark: Anna Hoffman, L. Pelishek.—New Lisbon: C. Cash.—New Richmond: L. Arhiger, McNally, Jr.—North Bend: J. Glenn.—Ogema: N. Smith.—Oregon: A. Criddle, W. Dreher.—Osseo: H. Hanson, O. Holmes.—Palmyra: F. Geitner, F. Trewyn.—Pittsville: A. Lightfoot, J. Salter.—Platteville: L. Altizer, F. Fuelberg.—Plymouth: R. Dysart, W. Mields.—Portage: J. Morra, R. Pokryfka.—Port Edwards: E. Eicksteadt, G. Krohn.—Poynette: L. Dalton.

•Random Lake: R. Capelle.—Reedsburg: O. Schilling, H. Voight.—Rewey: J. Williams.—Rochester: L. Johnson.—Rock Springs: J. Mrak, Jr.—St. Nazianz: A. Heinzen.—Saukville: H. Lubrizo, J. Mueller.—Shullsburg: Dr. F. Baker.—Somerset: G. Bellisle, L. Parnell.—Stetsonville: W. Teschner.—Summit: R. Jacobson.—Theresa: J. Hefter, P. Warner.—Thorpe: F. Beyer, O. Nelson.—Tomahawk: F. Larsen, H. Major.—Trempealeau: A. Schultz.—Union Grove: R. Clabaugh, J. Colby.—Verona: G. Schwarz.

•Wabeno: W. Bancroft, J. Neisius.—Washburn: P. McDade.—Waupaca: Martha Berman, S. Thorsen.—Westby: A. Lee, A. Nottestad.—West Salem: A. Jestead, O. Rowley.—Wilton: R. Fowler.

Wisconsin Dells: J. Tangney.—Wittensberg: E. Franklin.—Woodford: R. Rood.

## WYOMING

Total Payments ..... \$1,900,000  
Rank in Payments ..... 49th  
Rank in Population ..... 48th  
Payments Per Capita ..... \$8.15

(For towns with fewer claims see end of list)

## BASIN—\$24,000

Stephen Coons, Nancy Jones, Ray Watt.

## BUFFALO—\$55,000

Lillie Gartrill, Dr. Wray Yodel, Ernest Young, Wm. Young.

## CASPER—\$175,000

Donald Casteel, Leo Conroy, Charles Davenport, Johnathan Frisbie, Grace Good, Madge Greaser, Alexander Harvey, John Huff, Paul Hegwer, David Kline, Harold Wilson, Otis Walker.

## CHEYENNE—\$315,000

John Bradshaw, Robert Chase, Edward Elkar, W. Fletcher, C. Hawksworth, David Johnson, Charles Mason (ins.), Marion Olson, Pete Smith, Albert Weppner.

## DOUGLAS—\$115,000

Samuel Ballard, Wm. Burgess, Edward Morton.

## EVANSTON—\$43,000

Thomas Jamison, John Martin, Frank Rolich.

## LANDER—\$31,000

John Benson, Frank Clark, Lydia Foster, Hansley Larsen.

## LARAMIE—\$84,000

Harold Anderson, Victor Campbell, Charles Noah, Wayne Poindexter, Paul Scherman.

## TORRINGTON—\$27,000

Oliver Cox, Terrance Fitzgerald, James McIntosh.

## WHEATLAND—\$24,000

Charles Hahn, Anton Norstrom, Carroll Sears.

## OTHER WYOMING TOWNS—\$237,000 (Partial List)

Alva: J. Stockton.—Big Piney: C. Olson.—Burns: S. Black.—Carpenter: E. Benedett.—Chugwater: F. Foss.—Clanton: R. Cowger.—Dines: E. Harlin.—Egbert: G. Whited.—Emblem: W. Holson.—Fort Bridger: C. Arthur.—Gillette: Julia Noble, W. Sutherland.—Grass Creek: J. James.—Greybull: M. Karber, M. Karhu.—Hanna: G. Wilson.—Hot: J. Cook.—Hudson: B. Ricketts.—Jackson: J. Moore, Huff, F. Koutkouske.—Julesburg: C. Riley.—Lusk: W. Beverness, J. Senevey.—Lovell: F. Brown.—Lusk: D. Walker.—McFadden: G. Northrop.—Medicine Bow: C. Boyd.—Midwest: W. Kenney.—Powell: J. Whitlock.—Rawlins: E. Tierney, W. Whitlock.—Rock Springs: W. Cohen, J. Libby.—Saratoga: R. Corbett, F. Dodge.—Sheridan: F. Cohn, C. Stevenson.—Thermopolis: F. Larsen, H. Wanberg.—Ucross: H. Burns.—Underwood: J. Rhodes.—Wolf: F. Eaton.

Names in each town are only a partial list of claims paid during 1937.

REFLECTIONS OF THE PAST ARE  
PROPHECIES OF THE FUTURE

THE AID ASSOCIATION FOR LUTHERANS has completed its thirty-fifth year of achievement and fraternal service to its certificateholders, and is entering upon its thirty-sixth year of operation in a position to even better serve its members, and eligible prospects, than heretofore.

## Figures from the Association's December 31, 1937, Annual Statement

Insurance in Force .....	\$180,321,013.00
Admitted Assets .....	25,202,233.87
Ratio of Actual to Expected Mortality .....	32.47%
Net Rate of Interest Earned .....	4.55%
Ratio of Assets to Liabilities .....	111.22%

AID ASSOCIATION FOR LUTHERANS  
Appleton, Wisconsin

Alex. O. Benz, President  
Otto C. Rentner, Vice-President

Albert Voeks, Secretary  
Wm. H. Zuehlke, Treasurer